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	8.37 " "	" " } Non Stop
	8.47 " "	" " } Non Stop
	8.54 " "	" " } Stopping
	9.04 " "	" " } Non Stop
	9.11 " "	" " } Stopping
	9.20 " "	" " } Stopping
9.30 a.m. to 11.00 "		every 10 minutes } Stop- ping
11.30 " "	12.30 p.m. " "	15 " } Non Stop
	12.40 " "	" " } Non Stop
	12.47 " "	" " } Stopping
	12.57 " "	" " } Non Stop
	1.04 " "	" " } Stopping
	1.13 " "	" " } Non Stop
	1.20 " "	" " } Stopping
1.30 p.m. to 4.00 "		every 10 minutes } Stop- ping
4.00 " "	4.30 " "	" 15 " } Stop- ping
4.30 " "	5.00 " "	" 10 " } Non Stop
	5.10 " "	" " } Non Stop
	5.17 " "	" " } Stopping
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	7.47 " "	" " } Stopping
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THE LIQUORS ORDINANCE AND THE CHIT SYSTEM.

STATEMENT BY THE HON. MR. A. R. LOWE.

The Hon. Mr. A. R. Lowe laid on the table of the Legislative Council yesterday the following statement of the grounds of his dissent from the opinion of the majority of one only which defeated the motion brought forward at the Council Meeting held on the 6th September, 1923, for advocating the repeal of Section 3 of the Liquor Ordinance, 1917:—

To the President and Honourable Members of the Legislative Council of Hongkong:—

In pursuance of notice I beg to lay before this Honourable Council the following Statement of the grounds of my dissent from the opinion of the majority of one only, which defeated the motion brought forward at the Council Meeting held on the 6th September, 1923, for advocating the repeal of Section 3 of the Liquor Ordinance, 1917.

First.—Because the clause was "originated by the late Governor, Sir Henry May, as the minimum he could force on this Colony in place of the much more drastic measure he had in mind to reduce the consumption of alcohol not only in Hotels but in Clubs; he actually made a statement in Council (*Hongkong* p. 10) "that the object of the bill was not to stop drinking" which, to my mind, was untrue and calculated to throw dust in the eyes of the Members present and the public at large. Further, the cash chit system which the Bill tacitly brought into being was a child of the brain of the Colonial Secretary, the proposer of the clause in Council, who had introduced a somewhat similar measure in the Club of another country which has for its actual object the curtailment of credit by planters who rushed back from the Club to their practically inaccessible homes in the country and evaded their commitments. I have no doubt the remedy was effectual, but there are no inaccessible places in this Colony and this reason does not therefore apply here.

Secondly.—The Ordinance was rushed through the second and third readings in one day on which the Estimates for the year were also brought forward, besides much other business. The management of the leading Hotels protested against the interference which the Clause would cause them and their customers. No reasons for the measure were printed on the Bill, and the Government shelved any attempt at a compromise or amendment by refusing to reply to criticism.

The Government only presented their explanations and reasons on the day itself, a procedure which prevented the petitioners placing before Hon. Members such argument as they would have thought necessary. Hotel managers are very much more subject to restrictions and to the supervision of the Government and the police than any other trader, and well conducted "houses" naturally object to any unnecessary additions to these restrictions. It, therefore, appears to me that the rushing through of this measure, which an Unofficial member supporting the Government described as "much ado about nothing," was unfair.

His Excellency the present Governor admits the question is one in which two opinions are possible because it concerns the internal management of the Hotels and their clients, and said he doubted whether if he were starting with a clear field he would make such a clause law. Moreover, both in 1917 and 1923, it was contended by the representatives of the Justices of the Peace and the Chamber of Commerce that the clause was merely vexatious and unnecessary, yet the Hotels were browbeaten by the Government into acquiescence in a measure originating in an honest but hysterical effort by impractical men "to win the war." To-day the only people who support the retention of the present law are Government officials who do not mix freely with the users of Hotels for the reason they have no need to do so. Nothing, therefore, in the above leads me to believe it is a vital necessity to retain the clause.

Thirdly.—The Hon. Colonial Secretary in 1917 apparently influenced the passing of the Bill by remarking that "in the case of a well-known resident it will always be possible to get money (to pay for drinks) at the office of the Hotel." To my mind there is no difference between signing an I.O.U. for a round sum and spending (in drinks) the proceeds on more than one occasion than in signing an I.O.U. for the exact cost of the drinks on each occasion. Further to sign the "chit" or "bill" for drinks is no different in moral effect from signing an I.O.U. It may, however, help a hypocrite to delude himself that he has signed no drink chits in that particular month, and I dissent from any attempt to help or create hypocrites.

Fourthly.—A great point was made by the Hon. Mr. Shewan that nowhere else in the World could anyone tender a chit in any Hotel bar. This, to my mind, is a misstatement, as chits are the rule and not the exception throughout the Far East in the Hotels and Shops if the purchaser is known to be good for payment. Moreover, as admitted by the Hon. Colonial Secretary at the time, the practice of "chalking up" a customer's drinks was an ancient practice in the village Inns of England. His Excellency the Governor in 1917 followed by Mr. Shewan's statement by declaring that the chit system was not against the letter of the law though it is against the principle of it.

Fifthly.—H.E. Sir Henry May amplified the previous point by recalling that to his astonishment a Hotel Manager in London refused to cash or accept his cheque for £10, even though he explained he was Governor of Hongkong, and that at great inconvenience he had to go to the Hongkong and Shanghai Bank to get cash to pay his bill. To my mind this only shows the trend of thought in the mind of the speaker in thinking it right to force Hongkong people other than himself (he as Governor never used the Hotel) who had credit there "into the same inconvenient position in which he was placed when he entered a London Hotel. Such a "dog in the manger policy" does not meet with my approval, and although he may have intended his words to convey another meaning, I contend they are only capable of this construction.

Sixthly.—The Government have recently reduced the Stamp Duty on cheques from 10 cents to 5 cents, presumably in deference to my remarks on robberies at the last Budget Debate. Part of my remarks read as follows: "It has long been recognised that robberies from Europeans are practically non-existent because Europeans hardly ever carry any money beyond a few cents for current chair hire. Robberies from business and private houses are chiefly incurred from the knowledge that dealings therein are conducted in cash, and the probability is that large cash sums are available on the premises at all hours. The more payments by cheque are in vogue, the necessity for cash in hand is reduced to a minimum, and the incentive to robbery is removed. To help this movement I suggest that the duty of ten cents on cheques be reduced to one cent."

More and more Europeans appear to use the Hotels in Hongkong managed by the Hongkong Hotel Co. (and, presumably, the other Hotels as well), and if the chit system is interfered with, as seems likely, all these Europeans will find it necessary to carry notes and more silver. Bag-snatching from European ladies is not unknown in the Colony, and I am inclined to think pocket-picking and even more violent efforts are not beyond the capabilities of native robbers if the European men provide such inducement in the future as will make the venture profitable. At present European scuffling men are the only ones who are supposed to carry cash in their pockets, and for some years past the Government has exercised a paternal care over those who leave the piers after dusk in sampans by stationing police there who note down particulars and the numbers of the sampans in order to provide evidence when the passenger fails to reach his ship. Whether the percentage of "missing" has been kept down since this system was inaugurated is not known, but, presumably, the cost of it is found to be worth while. It is generally understood that the Colony is under police, although European lives are probably safer in Hongkong than in London and other large cities, and I contend this is attributable to the fact that European residents are not worth while robbing or killing. Anything, therefore, which tends to increase the carrying of money should, in my opinion, be condemned under present local conditions, and consequently I voted for the clause to be repealed.

The only European I know who carries money are certain card-players, who, from motives arising from a curious form of pride unknown to "old stagers," prefer not to sign or accept chits due on the first of the following month. Seventhly.—At last Thursday's debate on the question of the repeal of the objectionable clause, the Hon. Mr. Fletcher explained that he would vote against the repeal though he spoke with some diffidence and no overwhelming conviction, as he could not claim the advantage of knowing as much about drinking in bars as the Hon. Mr. Shewan claimed over the Hon. Mr. Pollock in 1917. I contend that if he knows so little about the subject in dispute the moral value of his vote is negligible, though it undoubtedly influenced his official colleagues who were the only Members to support him. The rest of his speech referred to the evils of tobaccoists in Oxford giving credit to the sons of well-to-do parents, and other matters irrelevant to the supply of "drinks" to the public in Hongkong. The only exception was his attempt to minimise the difficulties of dealing with "boys" in this Colony. I can, however, substantiate from my experience as an Auditor to Hotels in London and Hongkong that under the cash system there is nothing known to London bar tenders and waiters about the percentage of liquor and cash it is possible to "squeeze" out of the proprietor, and/or the customer which is not known to and taken advantage of by the Chinese "boy," but under the chit system it is possible to reduce the various forms of "squeeze" to a minimum. Mr. Fletcher's conclusion that the sale of drink must be larger under the credit than under the cash system: I would not care to deny, for it is true of the sale of any class of goods, but there is a limit to every man's capacity and the hours within which he may buy drinks in Hotels. Self-respect also, is a brake to over-indulgence in well-conducted Hotels, especially those which the other sex frequent. Hotel-keepers are bound by law to supply drink for cash to any person who demands it whilst sober, and past experience has shown that, at the principal Hotels, at any rate, drunkenness is not only not encouraged but strictly barred if only for fear of losing the licence to put it on a higher ground. Mr. Fletcher's early troubles will doubtless find a sympathetic echo in the hearts of senior men, but he has overcome them and perhaps the effort had helped to make the successful man we see to-day.

In my opinion, therefore, the credit system has its disadvantages but in Hongkong, taken as a whole, the advantages outweigh them.

(Continued on page 2.)

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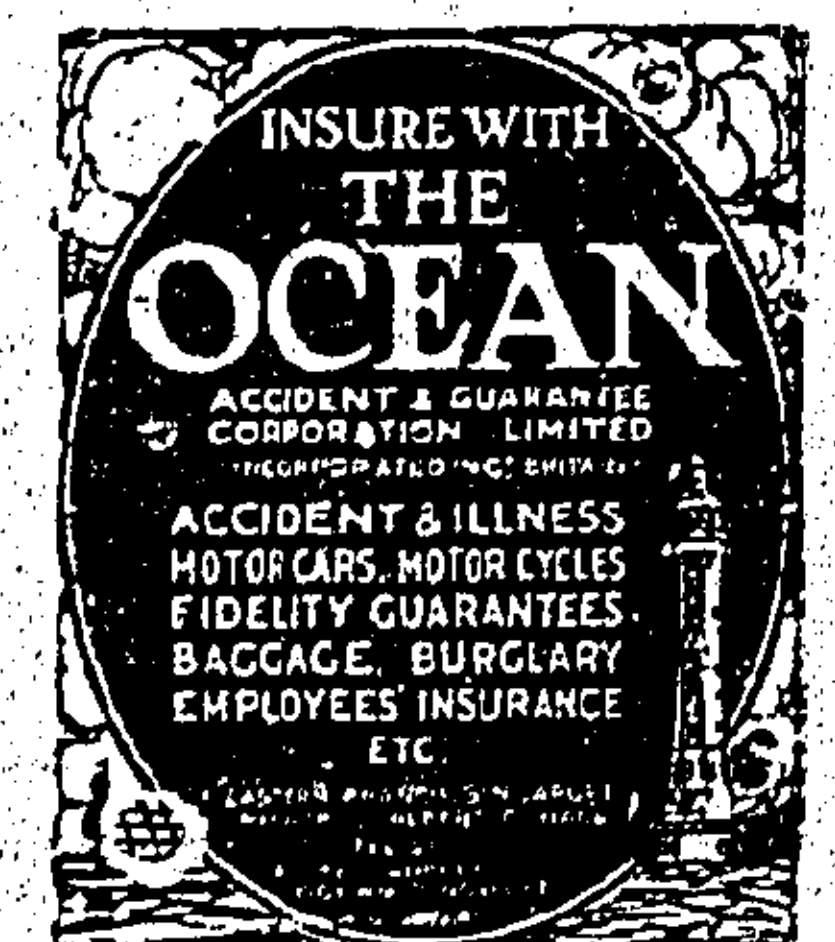
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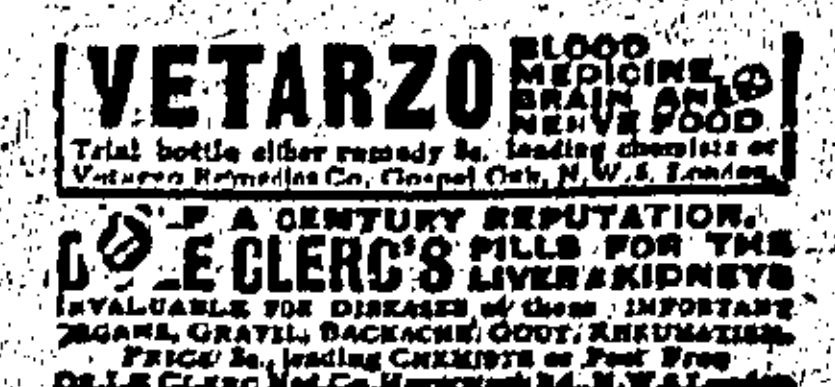
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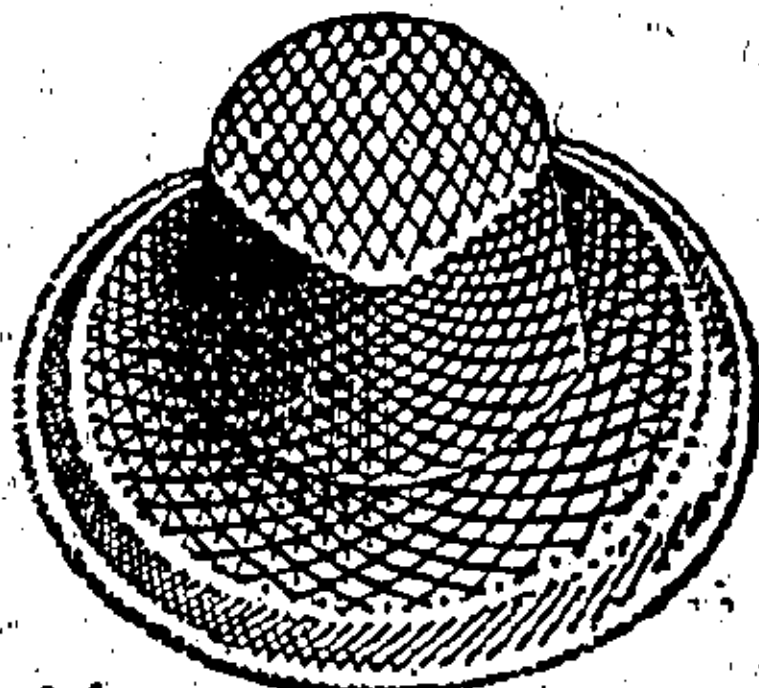
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THE LIQUORS ORDINANCE AND THE CHIT SYSTEM.

(Continued from page 2.)

Eighty.—If His Excellency the Governor stands by his expressed desire not to go beyond the wishes of the community and thinks to ascertain this desire by allowing the official members to vote in accordance with their own judgment in the matter under notice then he evinces, in my opinion, a belief in official human nature not shared by the community, who may be termed the "outsiders" who see more of the game as it affects them. It is, in my opinion, too much to expect independence of action from even highly-placed men with excellent prospects (so long as they are loyal and subservient to their superiors) high pay, mostly with wives and families, who during long past experience have hardly ever been allowed free judgment even in a matter of "a storm in a teacup" (to use Mr. Shewan's simile). This was proved in the solid official vote against the solid unofficial vote not only on this occasion but also on a recent occasion. No one blames the officials for they have been trained to believe that what their superiors do must be right, and should it occasionally be otherwise, it is only a matter of time before the Government will introduce some amendment.

I have already referred to His Excellency's description of the question as a matter of the internal management of the Hotel, and its clients, and his admission that two opinions on the point at issue was possible and that he might not have inaugurated such a measure himself. These confessions, in my opinion, expose the weakness of the Government's case at the start.

His Excellency's inability to see any reason put forward for the repeal is not strange to unofficial eyes because Government work, to which his experience has been entirely restricted, is non-competitive and contrasts very strongly with other kinds of work, which has to be financed and exploited in the face of daily and hourly competition and more or less rapid changes in fashion. For this reason it may not appear to Officials what the mover and seconder meant to convey when they denounced the clause as vexatious and causing unnecessary inconvenience. It must be remembered that Hotel business varies in volume during the day and there are extraordinary rushes of business at certain hours when the space available and the Staff are strained to the uttermost. Turning business away is a commercial crime, and cash business in those parts of the hotel, other than the actual bars where cash is the rule, takes twice as long to handle as chit business, because it is a difficult operation, especially with local currency. Thirst and hunger are insistent customers. To double the space available and similarly increase the staff may seem to the uninitiated simple matters to arrange, but in practice they are the reverse.

Both His Excellency and Mr. Fletcher made much use of the 1917 remarks of Mr. Shewan in the debate, though these remarks were made under a fit of feeling engendered by expressly mentioned indifference and boredom and a wish to get away to his own more pressing business and private affairs.

I gather Mr. Shewan's interest in, and outlook on, life has changed with the passage of years and the physical infirmities they bring in their train, so that it may be taken for granted his interest in "alcoholic spirits," which this measure alone deals with, has not now that interest for him which the non-alcoholic "spirits" have in another world he is now doing his best to communicate with. His argument against the employment of solicitors by the Hotels only amounted to a very cheap sneer, as I find it very difficult to believe that Mr. Shewan has never employed solicitors to find arguments against any particular question affecting his own interests. It is unbelievable, as every ordinary business man who has anything to lose (as the Hotels believed at the time they had) employs a solicitor in such circumstances. The accusation of bad arguments used by the proposer and seconder can be met by my remarks under "Fourthly" which points out a misstatement of Mr. Shewan's.

His Excellency now states there is no inconvenience in carrying about a certain amount of money in the pocket. In the first place money is the root of all evil, but what possible use, (other than for payment of card lesses), ready money can be to him I cannot imagine, as he does not frequent the Hotels in the usual manner of less exalted folk, whilst he is protected from the dangers I have drawn attention to under "Sixthly" as he apparently never moves about the Colony except with one or two officers in attendance and his house is protected by armed guards day and night. The inconvenience is no doubt lessened in his case if he has no occasion to use the money and the necessity for it is less apparent.

I gather from His Excellency's remarks about "taking brandy with coffee in the lounge without paying for it" does not mean that the Hotel must provide the brandy and coffee free of cost, but that the customer can legally sign a chit. If this is what the Ordinance is meant to mean then an amendment to clause 3 (2) (b) reading as follows will put matters right, viz., "or in any position of the Hotel not containing a bar counter at which the customer can stand up to and order drinks across" following the words "regular meals of Hotel." If heavy drinking is what the Government really wish to limit, then this alteration will meet the case as, I am credibly informed, it is humanly practical to consume twice as much liquor standing as when the customer sits down whilst drinking.

His Excellency goes on to say that in nowhere else in the world except Hongkong can non-residents sign for drinks and refutes his own argument in the next sentence by admitting he has done this in Eastern Hotels when he had forgotten to carry money. Again if "forgetting to have money" is a legally good excuse for signing a chit then no Hongkong Hotel keeper will grumble at the Ordinance and the repeal has been asked for under a misapprehension.

His Excellency is quite right in assuming the Hotel Directors want to sell more drink. They have a perfect right to this desire since the Government gave them this privilege of selling alcohol and, especially so, since the licence fee was raised from \$3,000 to \$5,000 only last year. The real cause of the Directors to sell more is only confined to those cases in which customers who have sufficient credit either have not had any, and desire some, or have not already had enough, and I cannot think desire to do more business is a legitimate one and, as the Ordinance is now read, this trading is thwarted.

The question whether the chit system, as applied to all goods, is a bad one and should be abolished, can be settled by the Government drawing up a Bill to effect this, when they will realise the difficulties in the way.

The point as to whether the average man drinks too much and might drink less under certain circumstances is nullified by Sir Henry May's statement that the Bill was not intended to stop drinking.

His Excellency's reluctance at taking a drink from a man who pays for it in cash, or the frigid indifference when the chit is signed, or the inclination to refuse when the invitation is extended in a certain way, or the lack of modesty suffered under similar circumstances in a Club (presumably as distinct from a Hotel) may be true, but unfortunately the opportunity of standing His Excellency a drink under any of these circumstances (at any rate in the Colony) is too rare to be used as an argument, as the feeling of "it is more blessed to give than to receive" seems to have been forgotten. Less highly placed individuals reciprocate the invitation at once, and any reluctance, or false modesty, is pleasantly cured.

His Excellency's query, as to what happens if a man's credit is exhausted in the Hongkong Hotel, can be answered in only one way and that is they take the same precautions as do bankers and other traders in similar circumstances. The debtor does as debtors do in all other cases, viz., pays up in whole, or part, and thereby creates a fresh credit, or, until he does, goes hungry and thirsty as far as the Hotel is concerned and quite rightly so.

The Hotels do not object to take cash when asked to do so, but would prefer to take cheques. If His Excellency, or any other person, has to act as cashier, even though he is reasonably careful, he will find he can rarely, if ever, balance correctly. It is a very nervous occupation. When every "boy" is a subordinate cashier the difficulties are increased and His Excellency's remarks about "idiotic" statements in this relation are more wide of the mark than he imagines.

Why His Excellency made the statement that the Hongkong Hotel does not pay for the fairly considerable amount of bad debts and inferred the prices were higher than they need be in consequence, I do not pretend to know. The annual accounts of the Hongkong Hotel Co., Ltd., are filed in the Registrar's Office at the Supreme Court and the bad debts stated are so small as to be inconceivable in comparison with the turnover. The Hon. Mr. Pollock inferred this in 1917 (*Herald*, p. 102) in answer to a question when he said there were an infinitesimal number of cases of bad debts and it does not seem to me that there was any justification whatever for H.E. the Governor in enunciating the argument he used.

The final argument about loss of interest is equally fallacious, and perhaps a simple example will satisfy the Council that the prices are not greatly enhanced thereby.

X. has a large birthday party and treats his friends to say \$100 worth of champagne on the first of the month. Assuming he pays his bill on the 15th of the following month, apparently the Hotel has lost interest for 15 months at 7% actually 87% cents which does not loom large on a \$100 transaction. The latter, even in this rich Colony, is not an every day occurrence. On a \$10 transaction the apparent loss amounts to under 9 cents, and on \$1 drinks barely a cent.

The Clubs and Hotels in England equally demand cash in exchange for drinks and for non-resident also for food. There is a certain healthy and friendly, as against an antagonistic competition, between them which applies up to date even more so in Hongkong, and I consider that so long as the Clubs in Hongkong do not find it necessary to demand cash the Hotels should not be compelled to do so.

In conclusion, I trust the foregoing attempt to refute the argument of the Government will be considered by the Council as justifying my reasons for dissenting from the opinion of the majority. I have the honour to be, Sir, Your most obedient servant.

A. R. LOWE.

Hongkong, 12th September, 1923.

HONGKONG SHARE MARKET

CLOSING QUOTATIONS

SEPTEMBER 13TH, 1923.

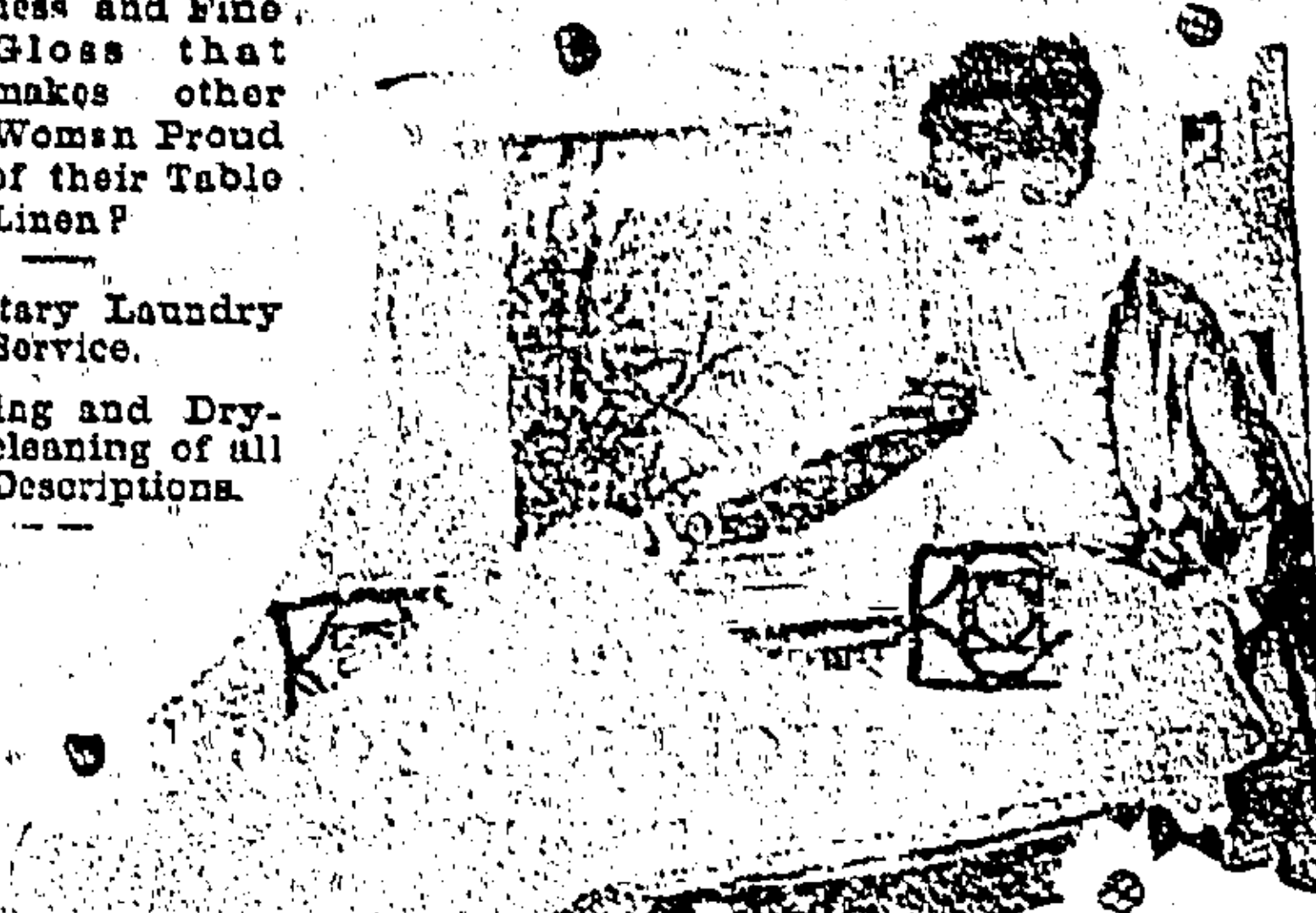
Hongkong and Shanghai Banks	1,070 s.
Union Insurance	227 1/2 b.
Douglas Steamships	64 1/2 b.
Indo-China (Deferred)	119 b.
"Star" Terminals	54 1/2 b. & 21 1/2 b.
China Sugars	217 1/2 b.
Langkate (Combined)	Ths. 33 1/2 s.
Shanghai Docks	54 b.
Hongkong Hotels	26 1/2 b.
Cement	28 1/2 b.
China Provident	25 s.
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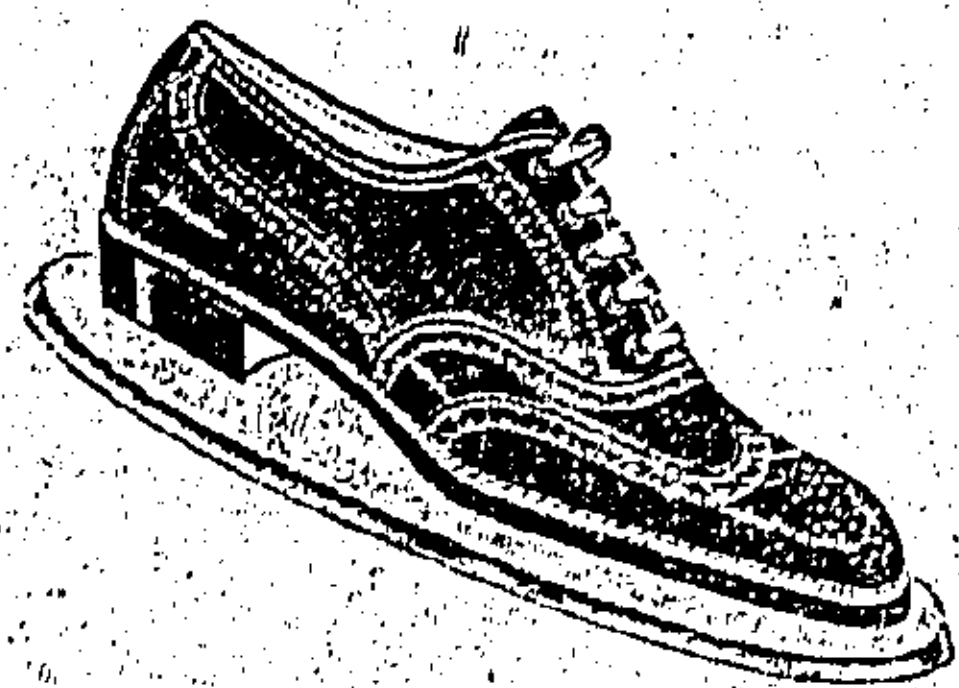
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HONGKONG.

LOSS OF THE "LOONGSANG". WAS THERE NEGLIGENCE?

WHY THE "LOONGSANG" WAS
NOT IN DOCK.

The Inquiry into the foundering of the Indo-China Steam Navigation Company's ill-fated s.s. *Loongsang* was opened at the Harbour Office yesterday morning.

The Court was composed of Commander C. W. Beckwith, R.N. (President), Lieut. Commander R. Ramsbottom, H.M.S. *Disorder*; Captain A. J. Bailey, master of the *Empress of Canada*; Captain R. N. Hodgson, master of the *Rheinhorn*; and Captain G. H. Pennefather, master of the *Kulyn*.

Mr. E. Davidson appeared on behalf of the Indo-China S.N. Co.; Mr. G. K. Hall Brutton represented the China Coast Officers' Guild, the Marine Engineers' Guild of China, the crew, and the relatives of the deceased; and Mr. D. J. Lewis, watched the interests of Captain Jowett, master of the *Loongsang*.

Before narrating the story of the disaster, Mr. Davidson reminded the Court that the *Loongsang* was a steamer of 1,092 registered tons. She was a passenger ship ordinarily employed on the run between Hongkong and Manila. The passenger certificate issued to her in 1922, expired on July 6th, 1923. This certificate indicated that the vessel was passed as fit for passenger traffic in any part of the world for the space of twelve months. She arrived in Hongkong from her last voyage a week after the expiration of her certificate. It was necessary, therefore, that she should undergo a new survey for the purpose of renewal of the certificate. She was taken to Kowloon Dock and her engines were dismantled for engine survey. On July 18th she went into dock for a survey. As a result of this survey it was apparent that certain repairs would have to be effected. She was to have gone into No. 3 Dock, but, unfortunately as it turned out, this dock was reserved for the gunboat *Patrol*. These repairs were not to take long, and meanwhile the *Loongsang* was towed out. This was on the morning of the 17th, and as the towing was in progress the red signal was hoisted. At 1.30 the black signal was hoisted, the arrangements were made for the *Loongsang* to be towed by the tug *Henry Kestrel* to Kowloon Bay. She was moored there in an anchorage deemed by her captain and the captain of the *Henry Kestrel* to be the safest possible. When moored, she paid 103 fathoms of cable on the starboard anchor, and 20 fathoms on the port anchor. The water at this point was 31 fathoms. She lay safely all night. Early next morning it commenced to blow hard. The officers slept on deck and were awake and ready for any emergency at 5.30 a.m. The First Officer personally superintended the furling of the awnings, the securing of the boat, and the carrying out of everything possible to make the ship safe. He also ascertained that there was 75 pounds of steam on the donkey-engine. As far as could be seen, the ship held her position till 6.30 a.m., when the wind was blowing with hurricane force. After that she must have dragged, but it was extremely difficult for those on board to know what happened owing to the extreme violence of the wind.

A little before ten o'clock the ship had drifted as far as Channel Rocks, leaving the s.s. *Loongshen* and the s.s. *Chingastera*. As she passed these vessels a severe shock was felt, and it was thought that this indicated the moment when the ship actually broke loose. The Chief Officer proceeded to the forecastle deck to inspect the cables. He advanced as far as he dared in face of the wind and looked over the starboard railing. He found the starboard cable "hanging up and down." At about the same time he was conscious of another violent shock and a crash. The ship heeled heavily over to starboard and he was thrown over the rail. The next thing he remembered was waking up on the deck of a J.C.J.L. liner. The *Loongsang* had disappeared. The Captain had gone to the bridge and arrived there in time to find a strange steamer across his own bows. The *Loongsang* was scraping along the stranger's port side. Another shock was felt and the Captain ordered the crew to get into life-boats. He himself went forward to try and slack away the port anchor. The Third Officer and the boatswain were there to help him, but they were unable to hold it, and the whole thing carried away. The next thing that occurred was that the *Loongsang* collided with another ship. What happened then it would be impossible to state. The Captain saw to it personally that all the crew were supplied with life-belts, and ordered them on to the port side of the bridge-deck. He returned to the bridge, and the last collision occurred—the collision which probably caused the sinking. The vessel drifted across the bows of an oil-tanker, and the stem of that ship sunk into the side of the *Loongsang* between the Nos. 1 and 2 hatches, abreast of the foremast. The *Loongsang*, after this, took a heavy list to port. Later, she righted herself, but her forward decks were awash, and it was apparent to the Captain that she was sinking. He left the bridge in company with the Third Officer for the bridge deck, where he saw Mr. Barron, Second Engineer, and his wife. They had life-belts on, and he saw them go overboard. With the aid of the Third Officer Capt. Jowett attempted to throw a box overboard, in the hope of giving Mr. and Mrs. Barron something to cling to; but the Captain himself was washed overboard, and never saw the Third Officer again. The Captain saw the Third Officer on the poop-deck—his post—right till the last.

This, concluded Mr. Davidson, was the chief story of the disaster. Details would be supplied by the Captain and the First Officer—the only officers saved.

Captain Percy Jowett, master of the *Loongsang*, was the first witness. His evidence was mainly corroborative. With regard to the paying out of 103 fathoms on the starboard cable, and only 20 fathoms on the port cable, he explained that the object of this was to steady the ship in case of sheering, since he had no rudder. Also, if the wind changed he was able to pay out more cable at short notice. In his opinion the *Loongsang* started to drift at about 9.30 a.m. She dragged a little, and as he was talking to the Chief Officer he felt a distinct shock. He immediately proceeded to the bridge, and found that they were "in touch with" a large ship, and that the *Loongsang* was scraping down her side. After ordering all hands to put on life-belts, he proceeded to the forecastle deck with the boatswain and the Third Officer, and found that the starboard cable was hanging slack. The port anchor was being dragged along with the ship. Together with the Third Officer and the boatswain he attempted to pay out the cable on the port anchor, but they were unable to hold it and the whole thing carried away. He returned to the bridge in time to see his port anchor scraped down the side of a medium-sized ship, doing her damage amidships. They went past her "like a flash," travelling at the very fast pace. He then ordered the crew to the port side of the bridge-deck, as he considered that the safest part of the ship. He was on the bridge in time to see the third and last collision with the oil-tanker. In this collision the bow of the tanker was carried away, and the *Loongsang* took a heavy list, almost standing on her beam-ends. The weather was very thick, and he could not see forty yards ahead. The *Loongsang*'s stern was swung round, and he knew by this that the bows were touching the tanker. He went to the high side of the bridge and saw a number of the crew washed overboard. That was the last he saw of the Second Engineer and Mrs. Barron. With the aid of the Third Officer he tried to throw them a box to cling to, but failed. He then heard a rumbling and tearing sound down below, and he presumed that the engine-room bulkhead had given way. The Second Officer was on the poop at his station till the last.

The life-saving apparatus on the *Loongsang* was in good condition, but in those heavy seas it was impossible to lower a boat. Apart from the fact that she was dismantled for survey, the *Loongsang* was a well-found and sea-worthy ship. At the time of the disaster there were thirty-five members of the Chinese crew on board—all the deck hands, all the stewards, and a donkey-man.

With reference to the cables, these passed a survey in 1922, and up till the last were quite satisfactory.

Mr. G. K. Hall Brutton (cross-examining): You know on August 16th a typhoon was approaching Hongkong? Witness: Yes, the distant signals were up.

Did you protest in any way at being sent out of the dock?—No, not till I was out.

Pressed on the point, witness continued: I came out of dock at 11.30 a.m., and then, as we were actually moving, the local signals went up. In the afternoon I went along intending to ferry to Hongkong by the four o'clock ferry. I saw Mr. —

Mr. Hall Brutton: You are too precious, Captain Jowett. I mean at that time you were going out, did you not protest?—No.

Mr. Hall Brutton: Did you think it wise proceeding to take the ship into Kowloon Bay when her engines were dismantled, when she had no steam, and no use for steam since she had no rudder. Was it wise to allow the ship to leave the dock when she was in that condition?—It is done every day in Hongkong.

Are you perfectly sure that the ship was dragging, and that it was not that one of the cables parted?—That is a question I cannot answer.

Re-examined by Mr. Davidson, witness said he did not know when the cable did part.

James Stewart Masson, the Chief Officer, told the Court how he went to the forecastle deck and saw to it that the cables were paid out, and that all was made fast. He went on to tell of how there was a shock, the ship took a heavy list to port, and he was thrown from the deck over the side. He added that he did not remember seeing the Dutch boat at all till he woke up and found himself on her deck. By that time the *Loongsang* had disappeared into the driving rain.

Mr. Hall Brutton: There was no strain at all on the port anchor cable?—Witness: No.

To what do you ascribe the shock that threw you on to the deck of the other boat?—The Channel Rocks.

Questioned as to the object of having the short cable on the port side of the ship, witness replied that the idea was that if the wind veered round the anchor could be quickly let go.

Captain Groundwater, of the *Henry Kestrel*, also gave evidence.

Mr. Robert Hall, Government Marine Surveyor, deposed that he had been in complete charge of the *Loongsang*'s survey, which was commenced in June. The general state of the vessel's hull was poor; there was nothing much the matter with the boilers; but the flooring under the boilers was the worst part of the bulkhead. There was nothing wrong with the rudder, but it had been taken off to that the ship would fit into her dock. With regard to the cable, certain lengths of it were quite all right, but it had been recommended that three lengths of this port cable and two lengths of the starboard cable be cut off and renewed. The cable was originally 1 1/2 inches in size, but it had worn down

by 2/16, and was that amount under the requirements of the Board of Trade when granting a passenger certificate. The deficiency was very slight, and the cables were quite strong enough to hold the ship. Mr. Hall Brutton: With regard to these cables—would you condemn them or would you not?—Witness: They were recommended to be put into press. They were very little below what they should have been.

What is the gross tonnage of this ship?—The gross tonnage is 17,000.

Then the minimum length of cable would be 1.9-16. Under that they would be deficient?—Yes.

Is it a deficient cable, or is it a sound cable?—It is sound enough to all intents and purposes.

Mr. Davidson, re-examining, asked witness to answer his next question as a witness individual with a knowledge of cables.

Knowing what you know now, would you have done if you had been master of the *Loongsang* on August 17th?—Witness disputed the fairness of the question, which, however, was allowed. He then replied that he would have done the same as Captain Jowett did, and taken her out to the anchorage in Kowloon Bay.

Mr. R. Sutherland, Manager of the Indo-China Steamship Co., gave evidence regarding the steps taken after it was known that the *Loongsang* was in difficulties. He narrated how he was applied to the Naval Yard for assistance; how launches were sent out when the fury of the storm had abated, and how Chinese bodies were picked up in surrounding islands during a search made on the following day.

Mr. Hall Brutton: How many casualties were there?—Witness: The Second Officer was drowned, the Second Engineer and his wife were drowned, the Third Officer was drowned, the Third Engineer was drowned, and about nine or ten Chinese were drowned—these last out of a total of 34.

Mr. Brutton: Would it not have been an ordinary precaution, considering all the circumstances, to remove the crew? what would they be on board?—Mr. Sutherland replied that he could not speak from a nautical man's point of view, but it seemed to him that there was a good deal of the men could do. There was the masting of the ship generally, the paying out of cables, the furling of awnings, the hauling down of ladders, the lowering of boats, and, as there were about twenty other vessels in the Bay at the same time, he should think the men would be of use in fending the *Loongsang* off other ships, and, generally, concerning the vessel's safety.

Mr. Brutton reminded Mr. Sutherland that if the crew were taken off there would be no need for the lowering of boats, and all the other precautions could have been taken before. With regard to fending off other ships, five hundred men would have been of no use; they could not sheer other vessels off with their hands.

Captain Wheeler, Marine Superintendent of the Indo-China Steam Navigation Company, was the next witness.

Mr. Davidson (examining): It has been suggested that the *Loongsang* should not have had a crew aboard on the night of the 17th August, before the typhoon came. Is that your opinion, as an expert, could she properly have been sent to that station merely with an anchor watch aboard?—Witness replied that such a course would have amounted to gross neglect of the Company's property. He went on to say that the officers and crew were there to look after this property, and to take them off when that property seemed to be in most need of being looked after by relieving crews.

Mr. Davidson: What would these men be required to do? In the event of her leaving the anchorage the suggestion is that the crew would have been no earthly use. Why should they be there?—Witness: In a typhoon you can never tell what contingency may arise. For instance, it was necessary at one period to slack off cables; that is work for qualified men. It may be necessary to heave in chains, after chains, get up a spare anchor (as in a case of breaking drift), and a hundred other things might turn up.

Mr. Davidson asked witness whether, knowing the condition of the *Loongsang*, he considered it a safe course to adopt to send her to a typhoon shelter at Kowloon Bay?—Witness replied that this was the safest course that could be adopted. Mr. Brutton had remarked that five hundred men could not sheer other ships off with their hands; that was perfectly true, but they could put out fenders over the side and take other precautions.

Mr. Davidson recalled that it had been suggested it was wrong to send the *Loongsang* to Kowloon Bay without her having any steam. Was it usual in Hongkong (he asked) to send ships out to typhoon shelters when they had no steam, and during the typhoon season?—Witness replied that there was no other course to take when a ship was undergoing survey, it was a constant practice, and one that entailed great risk.

Further questioned, witness stated that at the time there were about fifteen other vessels in Kowloon Bay without steam, and there were about ten at that particular moment when he was speaking.

Mr. Hall Brutton: In what way do you consider it possible to save a ship, when she has neither steam nor rudder and a typhoon strikes the Colony?—Witness replied that the rudder did not enter into the question at all; since, as she had no steam, a rudder would have been useless. Further pressed, witness said the ship was powerless under way without steam.

Mr. Brutton: Therefore she cannot ease the strain on her cables?—Witness: Have you ever known that done?

Mr. Brutton replied that he had seen ships easing off their cables in Hongkong Harbour, a number of times, and so had Captain Wheeler. He then asked: Knowing these cables to be deficient, as you did, was it a proper thing to put that ship out there with the crew on board without any means whatever of helping themselves?—Witness: Certainly.

Having left them on board, would it not have been a proper and reasonable thing to have sent and had them removed when it was known that the typhoon was going to strike the Colony?—No. Mr. Brutton: That is for the Court to decide.

Mr. Davidson re-examined witness on the question of the cables and asked him whether the fact that they did not quite come up to the standard required by the Board of Trade before issuing a passenger licence necessarily meant that they rendered ship unseaworthy?—Witness replied with a decided negative.

Ships that do not have passenger certificates (continued Mr. Davidson) do not have their chains surveyed?—They do not undergo survey.

Mr. Davidson: What is described, then, as deficient merely means that the chains do not quite come up to the standard demanded before a passenger certificate is granted which will allow a ship to carry passengers in any part of the world for a period of twelve months?—That is so.

This concluded the evidence. Mr. Lewis, addressing the Court on behalf of the Captain, said he had very little to say. It had been abundantly shown that the Captain had behaved in a thoroughly capable manner, and had done his duty well. He and the officers and men had done all that could be done to save the ship; the best anchorage possible had been chosen in Kowloon Bay, and all proper precautions had been taken in the circumstances.

Mr. Hall Brutton addressed the Court on that section of the Ordinance under which the Court was convened that dealt with loss of life on board ship. They had had evidence, he said, to the effect that the *Loongsang* was undergoing a lengthy survey in Kowloon Dock, and that she had been removed from dock and taken out to sea in order to make way for the gunboat *Patrol*. It was no concern of his who was responsible, whether it was the owners, the Dockyard authorities, or the officers of the ship, but he did submit that it was here that the first negligence arose.

It was known that a typhoon was travelling in the direction of Hongkong at a certain speed, and that if it continued in the same course it would strike in or near the Colony on the morning of the 18th. It was known, too, that the depression was getting more severe, and that the area covered by the typhoon was getting smaller. Yet, in spite of this, and with signals even then lying from the Observatory, the *Loongsang*, with no rudder and no steam, was taken out of a perfectly safe dock to make room for a boat that was going in merely to be pointed, a boat that had plenty of steam and was quite capable of weathering the storm when it came. But no, she was put into the dock, and the *Loongsang*, helpless and dismantled, was towed into Kowloon Bay and left to her fate, for the sake of saving a day's dock rent.

Had the *Loongsang* been left where she was, she would have been aloft today and all those valuable lives which had been lost would be safe. The negligence was the greater when the condition of the ill-fated vessel was considered. She was solely dependent upon deficient cables to ride out the storm, and in the state of disrepair in which she was, nothing more nor less than a simple hull.

The second point where negligence occurred lay in the fact that, though it was known that the typhoon was liable to strike the Colony within a few hours, the crew were not taken off. They were told that, among other things, they could put out cables, but the evidence showed them that the only cable they had touched was that connected with the port anchor, and this they had lost. It had been stated that the condemnation of the cables was merely applicable to passenger ships, but this was untrue. The regulations were that any ship of 17,000 gross tonnage required a cable of 1.9-16 in. The *Loongsang*'s cable was not that, and therefore the *Loongsang* could not be described as seaworthy. If she was, unseaworthily she was not capable of looking after herself, and, if she was not capable of that, she was unsafe for any crew to be on board. Captain Wheeler had told them it was never the practice to take a crew off a ship when a typhoon was approaching, and the ship was capable of raising steam, but they had the case of the *China*. She had no crew on board and no steam.

The only person in charge was a shipkeeper. He asked the Court to come to the conclusion that if the proper precautions had been taken there would have been no loss of life.

Mr. Davidson then addressed the Court. With regard to Mr. Brutton's first point about the typhoon warning, he reminded the Court that every typhoon coming within the neighbourhood of Hongkong and signalled from the Observatory here was at one time or another making in this direction. The last typhoon was not remarkable, excepting that it struck the Colony. It was signalled in the usual way, and ships took shelter in the usual way. But, if Mr. Brutton's idea were carried out it would mean that every time a typhoon signal went up all the ships which happened to be without steam would have to go into dock. The idea was absurd and impossible. Mr. Brutton was merely being wise after the event.

With regard to the removal of the *Loongsang* from the No. 3 Dock, this was not done because the owners wished to save a day's rent. Such a suggestion was ridiculous. The *Patrol* had booked the Dock some time before, but unfortunately she had been delayed. Had she come at the proper time all would have been well, and this disaster would never have occurred. But this had nothing to do with the case. They could not tell the Dock Company that they must put the *Patrol* in No. 3 Dock; they had to do as the Dock authorities told them, and as the dock was already booked by the *Patrol* there was only one course of action for the Dock Company to take, and they took it.

The hearing was adjourned sine die. Commander Beckwith, informing the parties concerned that they would be notified when the Court came to its decision.

Mr. Brutton: That is for the Court to decide.

THE EARTHQUAKE IN JAPAN.

RECONSTRUCTION OF TOKYO.
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THE PROTECTION AND RELIEF OF CHINESE SUFFERERS.

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NEARLY A MILLION REFUGEES LEAVE TOKYO.

OSAKA, September 12th.
According to the latest available information 814,000 refugees have up to the present left the devastated districts of the capital. The most recent arrivals report that the out-coming trains are still extremely crowded. Numbers of refugees are also being carried by steamers. The N.Y.K., which has transferred its fast Shanghai liners to relief work, where they make almost daily trips to and from Tokyo, has already brought out 12,000 refugees.

The Shanghai relief ship *Hsin Ming* has arrived.

GENERAL MERKULOFF KILLED.

SHANGHAI, September 12th.

General Merkuloff, ex-President of the Vladivostok Government, is reported to have been killed in the Yokohama earthquake.

CANADIAN RELIEF MEASURES.

MONTREAL, September 12th.

The Government is arranging to spend \$200,000 in the purchase and shipment of supplies to Japan.

The Toronto branch of the Red Cross Society will raise \$100,000.

EARLIER CABLES.

OSAKA, September 12th.

An Imperial Rescript regarding the revival of the national Capital was promulgated on Wednesday. After dwelling on the disastrous nature of the earthquake, which is characterised as an unprecedented national calamity, the Rescript appeals to the nation for a supreme effort and for drastic measures in order to restore stability and popular sentiment. It emphasises the necessity not only for restoring but for further developing Tokyo, which is the political and economic centre of the country and the main source of national civilization. Tokyo remains the national Capital although its outward structure has been destroyed.

The Rescript further states that a special organ will be established for the revival of the Capital.

It concludes by calling for a unified effort by the Government and people for the relief of sufferers, the suppression of damaging rumours and the revival of national strength.

INSURANCE COMPANIES' LIABILITIES.

LONDON, September 12th.

The announcement that Japanese Insurance Companies have decided to pay all losses, not availing themselves of the earthquake clauses, closely concerns British Companies with which the Japanese Companies were re-insured. The consensus of opinion in the London insurance market is that the Japanese Companies cannot pay claims not strictly covered in policies without consultation with the reinsuring Company. In the event of the Japanese Companies admitting claims not covered by the original policies the extent of the liability of the reinsuring companies will be a matter for negotiation and adjustment.

RELIEF FUNDS.

BRUSSELS, September 12th.

The King, Queen and Royal Princes become Patrons of the Belgian National Committee for Japanese Relief, which, as a first donation, has cabled a hundred thousand francs through the Belgian Ambassador to Japan.

A Simla message says \$25,000 has so far been subscribed to the Viceroy's Japanese Relief Fund. A central committee is dealing with the collections and expenditure.

A Rome message says the Pope has sent twenty thousand dollars to the Apostolic Delegation in Washington for remittance to Tokyo for the benefit of sufferers.

A Paris message says M. Poincaré has approved of the opening of a public subscription by the Parisian Press for Japanese relief.

A message has been received reporting the safety of Mrs. May, wife of Mr. G. H. May, of Messrs. Kelly and Walsh, who is still missing. Mr. May is well-known in Hongkong, having formerly been Messrs. Kelly and Walsh's manager here for some time. He was transferred to the Yokohama office, now totally destroyed in the earthquake.

Mrs. May had a remarkable escape. She was in the street when the earthquake began and was soon buried in the debris of falling buildings. Fortunately she was speedily rescued, with some bad bruises and a few burns. Mrs. May was among the refugees who reached England by the *Empress of Canada*.

WHAT THE EARTHQUAKE IS COSTING THE INSURANCE COS.

The following are extracts from other telegrams received at the Japanese Consulate from the Foreign Office, Tokyo, yesterday:

Up to the evening of the 9th inst., over 50 banks had applied to the Nippon Bank for assistance to re-open their businesses.

Payment due on life-insurance policies by Life Insurance Companies, owing to the earthquake, was 300,000 yen up to the evening of the 9th. This figure is said to represent only a small portion of the total claims.

The obligations of the Fire Insurance Companies owing to the disaster have been estimated at 2,200,000,000 yen. This amount covers fire only, and does not cover the damage caused by earthquake shocks as well. In this connection it has been proposed that the Government should lend financial assistance to the Fire Insurance Companies, but up to the time of cabling what action the Government will take in the matter had not been decided.

On September 9th, at a meeting of the Imperial Cabinet, the import duties on bricks and raw beef and eggs were cancelled.

240 barracks had been built in the devastated areas of Kanda up to Sept. 10th.

Arrangements have been made for the building of large barracks in the parks and open places of Tokyo. The Government propose to house 150,000 destitute people in these barracks.

Over 22,000 people were burnt to death at the Military Clothing Depot in Honjo district. This is the greatest number to meet their death in any one place during the earthquake.

Over 500,000 *koku* of rice has been imported into Tokyo and Yokohama since the disaster.

PROTECTION AND CARE OF CHINESE SUFFERERS.

The following telegram has been received at the Japanese Consulate, Hongkong, from the Foreign Minister at Tokyo:

In regard to the protection and relief of the Chinese sufferers, the Foreign Office started the relief work immediately after the earthquake disaster, in co-operation with the proper authorities and representatives from among the people.

First, the Chinese students were taken in by schools and other dormitories in groups.

Those business-class Chinese who had no refuge were accommodated in tents on the site of the burnt Chinese Legation. They were taken care of in the same way as the Japanese sufferers by the Ward Office.

As to the Chinese labourers, there were divided among several camps in the suburbs, where they are being amply provided with food.

Consequent upon these measures, the Chinese sufferers are generally living in quiet, and among the labourers, particularly, there are some who volunteered their service to assist in relief work.

The Chinese *Charge d'Affaires* visited these several quarters on the 8th and 9th inst., accompanied by representatives of the Foreign Office, the Metropolitan Police Board, and the Garrison Headquarters, and he has expressed great satisfaction at the steps taken.

HONGKONG RELIEF FUND.

The sum of \$330,458.58 has been subscribed so far to the local fund for the relief of sufferers in the Japanese Earthquake Disaster. The principal contributions are as follows:

Hongkong Government	\$250,000
Hongkong & Shanghai Banking Corporation	50,000
Jardine Matheson & Co., Ltd.	5,000
Butterfield & Swire	5,000
Union Insurance Society of Canton, Ltd.	5,000
Hongkong Stock Exchange	2,500
Hongkong Fire Insurance Co., Ltd.	2,500
Canton Insurance Office, Ltd.	2,500
China Sugar Refinery Co., Ltd.	2,000
Hongkong Hotel Co., Ltd.	1,000
George Grimble & Co.	1,000

Many firms are not giving to the local fund because they have been advised that their Head Offices in London have also subscribed to the Lord Mayor's Fund.

LATEST CABLES.
IMPERIAL ECONOMIC CONFERENCE.
COLONIAL REPRESENTATIVES TO DISCUSS AGENDA.

LONDON, September 12th.

Mr. W. Ormsby Gore (Under Secretary for the Colonies) has invited the associations representing the main groups of British Colonies to meet him in September with regard to the agenda for the Imperial Economic Conference.

The associations invited include the British Malaya and Ceylon Associations, the Joint West American Committee and the Joint East Africa Board. They will discuss their special interests and ascertain the views of the unofficial communities.

Mr. Ormsby Gore proposes to subsequently establish an informal advisory committee, composed of one unofficial representative from each of the main groups of the colonies with a few senior officials of their administrations who are now in Great Britain.

INDIAN LEGISLATIVE ASSEMBLY DISSOLVED.

GENERAL ELECTION IN DECEMBER.

SIMLA, September 12th.

The Viceroy has dissolved the Legislative Assembly and has directed that a general election be held in December.

The new Assembly will meet at Delhi about the middle of January.

TIDAL WAVE IN CALIFORNIA.

FISHING VILLAGE WIPED OUT.

NEW YORK, September 12th.

A wireless message from Mexcala states that a tidal wave on Tuesday destroyed San Jose de Cabo, a small fishing town on the west coast of Lower California.

The majority of the 500 inhabitants are believed to have escaped to the hills.

ACCIDENT TO PAPYRUS.

INJURY THOUGHT TO BE NOT SERIOUS.

LONDON, September 12th.

It is announced that Papyrus cut his hind legs in some crowding during yesterday's race. He came in from the race bleeding freely from two wounds, but the trainer does not think the tendon has been cut.

THE WHITE AND COLOURED RACES.

DESIRABILITY OF CERTAIN BARRIERS.

LONDON, September 12th.

Speaking at the Geographical Section of the British Association, Professor Vaughan Cornish said that enough was known of the relations between geographical environment and national well-being to declare that the system of erecting a barrier against coloured labour in tropical Australia was best both for the white race and for coloured people.

In the monsoon region of Asia, the consolidation of the position which the British nation had won turned upon future colonisation within the Empire.

It was desirable, in the interests both of ourselves and the coloured races, to maintain the present proportion of British stock, to which the Empire owed the just administration of law and progressive physical science.

EARLIER CABLES.
WARSHIP AND LINER COLLIDE.

LINER HOLED ABOVE WATERLINE.

SAN PEDRO, CALIFORNIA, Sept. 12th.

The American Battleship *Texas*, steaming in a dense fog, collided with the Italian liner *Stef Sefarier*, near the rocks on which seven American destroyers were recently wrecked. The *Stef Sefarier* was holed above the waterline, but is proceeding under her own steam to San Francisco.

ANTI-SOVIET OUTBREAKS IN RUSSIA.

RIGA, September 12th.

A big strike has been declared in the Government textile works at Mogozh. Anti-Soviet outbreaks are reported from Tauriz, Tula, and other parts of Russia.

EARLIER CABLES.
THE RUHR.

GERMANY OFFERS PLEDGES.

BERLIN, September 12th.

Herr Stresemann, addressing representatives of the German Press, said clearly the solution of the Ruhr trouble could not be achieved solely by a continuance of passive resistance nor by a policy of force. The Government would do a great service if it could shorten the Ruhr dispute, but feels so far extended showed the difficulties existing. The question of the sovereignty of the Rhineland and regarding the freedom of Ruhr were decisive to Germany, who was ready to give real guarantees therefor.

Replying to M. Poincaré's speech of the 9th inst., Herr Stresemann lengthily contended that the pledges Germany now offered were real and negotiable assets, which went beyond the mortgages provided by the Treaty of Versailles, and that France would come into immediate possession of large sums. Germany must, however, be first given the right to administer the Ruhr and recover her sovereignty in the Rhineland. These pledges were capable of solving the question of passive resistance, provided an assurance was given that on such an understanding the Ruhr would be evacuated and the Rhineland given the former rights. If they received an assurance that everyone whose home was in the Rhineland and the Ruhr would be restored to his home, there was no reason why the region should not regain its former zest for work. He trusted that such settlement would be possible.

The Government had been assured by leading representatives of industry and finance that they would take their share of the obligations in connection with the proposed scheme. The possibility of the understanding depended on whether suitable atmosphere could be created. He finally hoped that France's rulers would share the view that it was now necessary to secure peace by a policy of justice, which was calculated to dispel national passions and thus give guarantee of a lasting peace.

LATEST CABLES.

A REPLY TO M. POINCARÉ'S CONTENTION.

BERLIN, September 12th.

Herr Stresemann declared that M. Poincaré's idea that the guarantees suggested by Herr Stresemann belonged to mortgages which the Treaty of Versailles gave the Allies on the entire possessions of the Reich, was erroneous. According to the Versailles Treaty, the property of the Reich and of individual states was a pledge for Germany's obligations. Thus, going beyond the treaty in order to enlist private property was a realisable pledge, while the securities accorded by the Versailles Treaty at present were not so.

If mortgages in favour of the Reich were entered on, with the property of the state and the property of economic organisations as a pledge to the extent of a percentage of this property, then these mortgages could be transferred to a trusteeship as a real negotiable asset. Reparation creditors would actively participate in the administration of this trusteeship and the proceeds of these mortgages would be paid to trustees who would then be able to issue bonds.

EARLIER CABLES.

THE PRINCE OF WALES.

ARRIVES IN CANADA AS LORD RENFREW.

QUEBEC, September 12th.

H.R.H. the Prince of Wales, travelling as Lord Renfrew, arrived this morning aboard the *Empress of France*, the officers of which state that the Prince thoroughly enjoyed the voyage. The only welcome of an official character was a call by the Governor General's A.D.C. The Prince proceeds almost immediately to his ranch at Alberta.

LATEST CABLES.
THE WORLD OF SPORT.
CHINA FOOTBALL TEAM IN QUEENSLAND.

BRISBANE, September 12th.

Ipswich defeated China by 4 goals to 2.
[Ipswich is a town about 20 miles from Brisbane, in which is situated large railway work shops.]

COMING DEMPSEY-FIRPO FIGHT.

EXTENSIVE PREPARATIONS NEARING COMPLETION.

NEW YORK, September 12th.

Preparations for the Dempsey-Firpo fight are being concluded. A small army of workers are putting the final touches to the great arena on the polo grounds. It is anticipated that 50,000 spectators will be present and that the gate receipts will exceed \$200,000. If it rains the fight will be postponed till the following evening.

Both the principals are resting after their strenuous training. Each asserts that he is trained to the minute and is prepared for the mightiest effort of his life.

Both Dempsey and Firpo are confident of a victory, and both have strong adherents, but the great majority of Americans expect that Dempsey will win by a slight margin.

The betting favours Dempsey to the extent of from 2 to 1 to 3 to 1.

EARLIER CABLES.

THE ST. LEGER.

LONDON, September 12th.

The St. Leger was run in glorious weather, after slight rain in the morning, before a record crowd. Princess Mary and Viscount Lascelles attended and were given an ovation.

There was a good start. Tranquil showed the way to Ellangowan, Eastern Monarch, Soldameno, Old Nic, and Twelve Pointer, with Parth last, for three furlongs. Half way Ellangowan forced the pace, pursued by Tranquil, Twelve Pointer, Teresina, and Papyrus. Entering the straight, Ellangowan led from Parth, Teresina, and Papyrus, but three furlongs from home Ellangowan was beaten by Tranquil outstaying Papyrus, and won easily. Parth came fourth and Doric last. The time was three minutes and five seconds.

[The horses passed the post as follows: Tranquil, 1; Papyrus, 2; Teresina, 3.]
Scapiao was ridden by Frank Bullock. Lighthouse did not start, otherwise the starters were identical with the probabilities.

HOME CRICKET.

LONDON, September 12th.

At the Scarborough festival, the M.C.C., playing against Yorkshire, compiled 338 for 9, and declared. Astill knocked out 102 and A. E. Gilligan 100. Yorkshire replied with 181 (Sutcliffe 61), Fender taking 6 for 49, and followed on with 322 for 5, and declared. Helmes contributed 69, Sutcliffe 62, and Rhodes 84 not out. Rain fell, and the match was abandoned.

At Blackpool, the England eleven compiled 222 (Sandham 63), and 220 (Bowley 62 and Mend 55). Lancashire scored 252 (Hallows 63, Pevsner 60); and only 83 in the second knock, with the Australian MacDonald, taking 7 for 48.

U.S. POLO TEAM'S VICTORY.

NEW YORK, September 12th.

The United States Army Polo team defeated the British Army by 10 goals to 7.

THE MARK.

LONDON, September 12th.

German marks were quoted at 520,000,000 to the pound sterling and closed at 450,000,000.

EARLIER CABLES.
SIGNOR MUSOLINI AND THE EUROPEAN SITUATION.
ITALO-GREEK CONFLICT.

ROME, September 12th.

In a speech to the Cabinet, Signor Mussolini said the Italo-Greek conflict was on a fair way to a settlement, as the Conference of Ambassadors had substantially adopted the demands in Italy's first ultimatum. Italy's firmness had prevented the intervention of the League of Nations. Corfu would be evacuated when Greece completely performed her duty of fulfilling the demands of the Ambassadors' Note. Public opinion in countries which were at first hostile was changing, thanks to the splendid display of Italian unity.

THE FIUME DISPUTE.

Signor Mussolini referring to Fiume, said the final proposal, which was absolutely fair and conciliatory, made by Italy to Be' grade, had hitherto had no reply, therefore judgment and comment would be premature. There was always the possibility of a direct agreement, with recourse to arbitration, especially if the Belgrade Government learned to estimate the relations between the two Governments from a less narrow local viewpoint.

RUHR OCCUPATION AND REPARATIONS.

Referring to the *defence* on the questions of reparations and the Ruhr, Signor Mussolini forecasted the beginning of decisive *poursuivres* in the near future. It must not be thought that a solution was easy or imminent, but the horizon would clear. Passive resistance had no sense of utility and its pursuit would lead deliberately to a catastrophe, therefore the Italian Government had intervened to convince Berlin.

FAR EASTERN CABLE NEWS.

(THROUGH REUTER'S AGENCY.)

ENQUIRY INTO YI YANG OUTRAGE.

PEKING, September 12th.

A Japanese gunboat was expected to arrive from Fowchow yesterday with a representative of the Ichang Consulate and also a representative of the Nishin Kisen Kaisha, whose steamer *Yi Yang* was attacked. They will conduct an investigation into the outrage and endeavour to obtain the release of the imprisoned crew and passengers.

[BY COURTESY OF THE "DAILY BULLETIN"]

SHANTUNG RELIEF FOR JAPAN.

PEKING, September 12th.

Tien Chung-yu has wired to the Government stating that at a meeting of the Shantung delegates at Tsinanfu it was decided to donate \$10,000 to Japanese relief.

BANDIT SUPPRESSION CONFERENCE.

PEKING, September 12th.

General Wu Peifu is reported to have decided to summon a bandit suppression conference at Loyang on the 15th inst.

PRESIDENTIAL ELECTION.

PARLIAMENT WITHOUT A QUORUM.

PEKING, September 12th.

Peking was beflagged to-day in view of the Presidential Election, but Parliament failed to find a quorum by more than 100 members.

A proposal to turn the meeting into an informal one led to disorder, and the meeting broke up.

It is believed that another attempt at an election will be made on Friday.

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YES, WE HAVE NO BANANAS.

JAZZ TUNE THAT PRODUCED \$50,000 FOR COMPOSERS.

This is what a New York paper has to say of the new Jazz tune which has acquired world-wide popularity:—

"Yes, We Have No Bananas," is a \$50,000 tune.

When a squawking fruit hawker disturbed the late morning sleep of Frank Silver, leader of a jazz band in a New York food emporium, he started something. Silver and his pianist, Irving Hohan, banded together and taking a rib from the fruit vendor's plaintive plea, made a life long hit. It will net them between \$50,000 and \$80,000.

The piece already has sold into millions and it is estimated that another million copies will be sold. Stacks of phonograph records like all the cakes in all the Childs' restaurants, have been purchased. The music rolls for player pianos pasted together would be nearly as long as an expense account.

It is the first Silver and Co. had ever sold. They had written many before. When they took it to a prominent publisher, he offered them the usual \$200 advance. They were so sure they had a hit they held out for an advance of \$1,000 and got it. They get a royalty of two cents per copy and a royalty from each record and music roll sold. On top of that they jumped from comparative obscurity into national fame and are now known as "The Banana Boys."

It is their flash-and, according to the lyrics of the Tin Pan alley, where songs are made or broke—it probably will be their one and only.

After writing the song, the composers played it for three months in the cafe in which they jazz with their musical comrades each night. It was a tremendous hit. The audience joined in the chorus each night.

Now it is whistled and hummed from the Battery to the Golden Gates. Prize fight crowds are entertained with its idyllic words. Staid waiters in wholesome restaurants have quit their tin grubbing jobs because they feared insanity from being at the jokers' end of the season's brouille a thousand times a day.

It started an epidemic of "crazy songs," and one may expect to hear most any crazy title announced within the next few weeks.

BRIDGE PLAYERS AND MAH JONG.

Mr. W. Dalton, author of "Auction Bridge," having been initiated to a limited extent into the mysteries of Mah Jong, writing in the *Daily Mail* says it is a new Chinese game, new at least to Europeans, but is said to have been played in China for more than 500 years. It has now penetrated to America, where it has been received with open arms, as changes and novelties generally are, and one or two books on it have already been published in New York. Everyone who comes back from the East talks about Mah Jong, and talks enthusiastically, and I am told that there is no bridge played now on liners returning from Eastern countries—nothing but Mah Jong. As far as I know it has not been played in London up to the present, although it has been a good deal talked about, but I understand that it is being regularly played by a small coterie of enthusiasts at Manchester. Oddly enough, Bridge was played in Manchester, by a colony of Greek merchants, for many years before it reached London. Now as to the game itself. It is a sort of cross between Coon-can and Dominoes, but very much more complicated than either of those two. It is played with small cubes, very much resembling Dominoes, which are called "tiles" and are marked, on one side, with Chinese figures. There are 136 of these "tiles," and they are divided into five suits, called Dragons, Winds, Bamboos, Circles, and Characters. I have not the time nor have I sufficient knowledge of the subject to describe the game in detail, but from what I have heard and read about it, the actual play seems to resemble Coon-can very closely. You have to fill up your hand with sequences, three of a kind, etc., just as in Coon-can. Coon-can is only a memory of the past, now-a-days, but it had a certain vogue ten years ago, but I have still got a copy of a little book which I wrote on it in 1913.

I am told that, when we come to understand Mah Jong thoroughly, we shall all fall in love with it, and that it will entirely supersede Auction Bridge, but I doubt it very much. I am backing Auction to hold its own for a considerable time to come, and I cannot see ourselves ever giving up card playing to go back to dominoes.

REVIVAL OF THE WALTZ.

The craze for the fox-trot and its ex-generations such as the "shimmy," check-check dancing, and the "bootleggers' roll," is at last on the wane, and the old-fashioned waltz is returning to popular favour. This was authoritatively announced on August 7th, at the opening in New York of the thirtieth annual convention of the International Association of Masters of Dancing. For the last two years, say the dancing masters, the graceful waltz step has been disputing the reign of jazz music, which is responsible for the graceless, coarse dancing in vogue, and people have been giving a sympathetic ear to melodious waltz strains. Instead of the vulgar ragtime, which brought the fox-trot into such disrepute, the music in casinos, cabarets, and grand ballrooms in the coming season will consist of "symphonic jazz and classical ragtime" instead of dancing to "Yes, we have no bananas." The dancing masters say that the more sophisticated debutante will fox-trot decorously to the mad scene from "Lucia" or Beethoven's "Moonlight Sonata" done in syncope. A dance which is to be popularised next autumn is the American Tango, which has been evolved by the association after careful study of the varieties of tango danced in Spain, Brazil, and Mexico.

VISITORS AT HOTELS.

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Mr. H. Carr
Mr. E. E. Chan
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Mr. J. A. Chys & brother
Miss C. E. Clarke
Mr. A. A. Claxton
Mrs. H. E. Cohen
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Lt. Com. S. J. da Costa
Mr. A. F. Cox
Mr. E. Donnelly
Mr. & Mrs. O. Eager
& 3 children
Mr. H. J. Eddo
Mr. W. H. Ferris
Dr. R. E. Gill
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Mr. J. Gray
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Mr. L. E. Ikingworth
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Mr. J. de Jones
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Mr. M. F. Kline
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Mr. G. C. Seliger
Miss H. F. Skinner
Mr. H. D. Smith
Mr. B. Siegman
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Mr. D. B. Sparks
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Miss R. Stegmiller
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Miss R. Stegmiller
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Mrs. A. Tallefson
Mr. B. B. Thomas
Mr. H. L. Tit
Mr. W. M. Vernon
Mr. C. Weinberger
Miss R. Woodcock
Mr. P. Ch. van Zou

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Mr. J. Finlay Miller
Mr. T. Mitchell
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Mr. J. N. Owen
Mrs. A. J. Peterson
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Mrs. H. Regginback
Mr. & Mrs. J. H. Ross
Mr. J. O. Sanders
Mr. R. J. Saunders
Mr. B. Shaw
Capt. & Mrs. Ivar Sigurdson
Major Hattoray Smith
Mr. W. T. Stanton
Mr. A. W. Stewart
Mr. & Mrs. Stubbings
Mrs. J. S. Thoun
Mr. A. W. Tickle
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Mr. J. Lelas
Mr. Lercho
Mr. F. C. Barry
Mrs. C. J. Crocker
Mr. J. E. Edwards
Mr. & Mrs. A. C. Finney
Miss Geare
Mr. & Mrs. L. H. Geare
Mr. M. B. Kenehan
Capt. & Mrs. Kinlock
Mrs. & Miss Lowder
Mr. & Mrs. Lynd
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Mrs. J. K. Stabler
Mr. J. Schindler
Mrs. J. H. Scobie
Mr. G. C. Seliger
Miss H. F. Skinner
Mr. H. D. Smith
Mr. B. Siegman
Mr. F. Soane
Mr. D. B. Sparks
Mr. W. van der Stoen
Miss R. Stegmiller
Mrs. G. Stubbings
Mrs. A. Tallefson
Mr. B. B. Thomas
Mr. H. L. Tit
Mr. W. M. Vernon
Mr. C. Weinberger
Miss R. Woodcock
Mr. P. Ch. van Zou

The Archbishop of Canterbury addressed the Wesleyan Methodist Conference at Bristol on July 21st, choosing as his subject "The Unity of the Churches." They were, he said, standing at a juncture which he believed to be the most important in the history of the world, and he spoke for comradeship.

FIT-U PINCE-NEZ.

is the latest of the finger operated eyeglass mounting, and has been designed to avoid all the objectionable features of this type of mounting. The long coil springs of the Fit-U prevent spring breakage, and can be instantly adjusted to give more or less pressure on the nose. The nose clips are of special shape to prevent slipping. Fit-U Pince-nez of any metal are obtainable from The Hongkong Optical Co., successors to Clark & Co., Manufacturing and Refracting Opticians, the most competent optical Colony located in 53, Queen's Road Central—ADVT.

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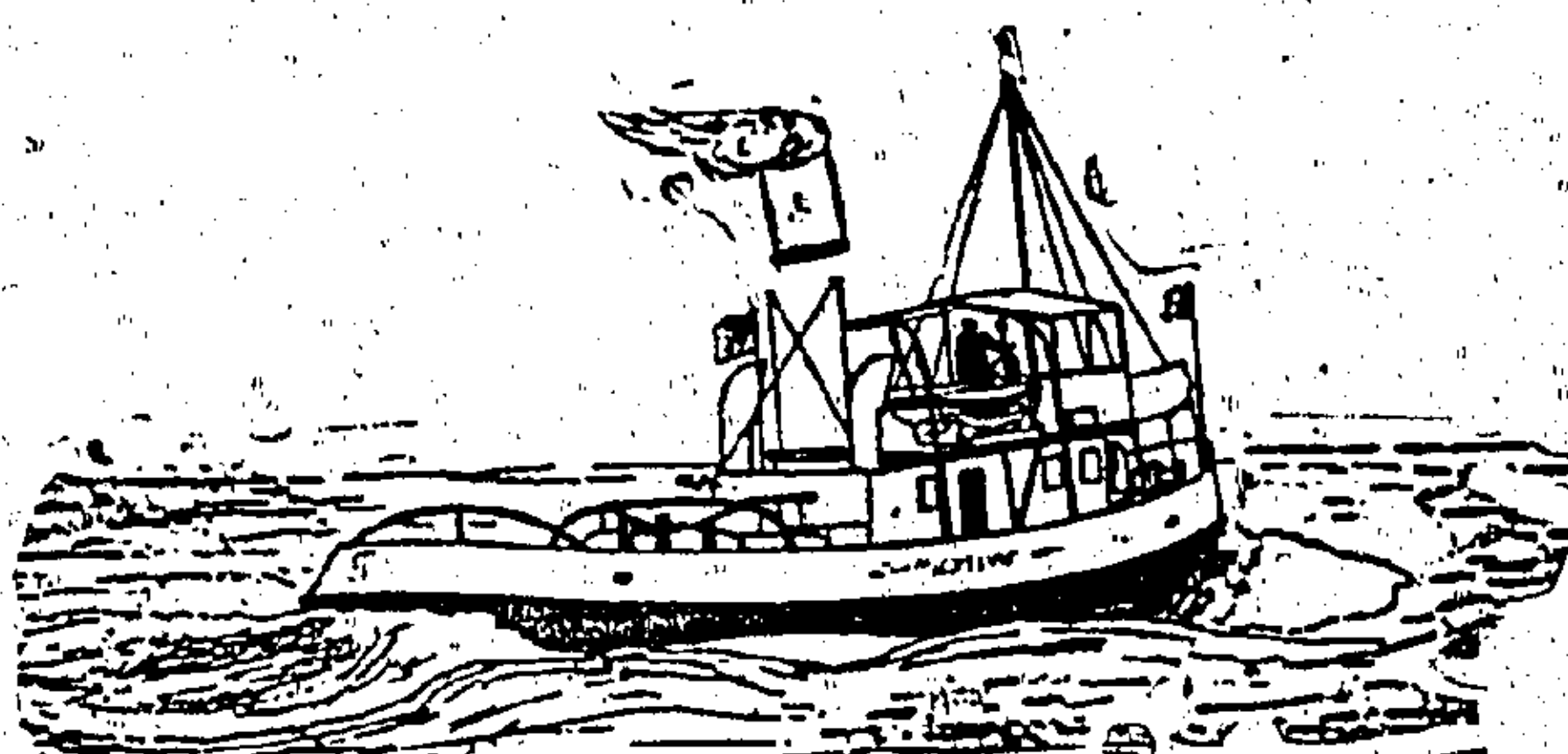
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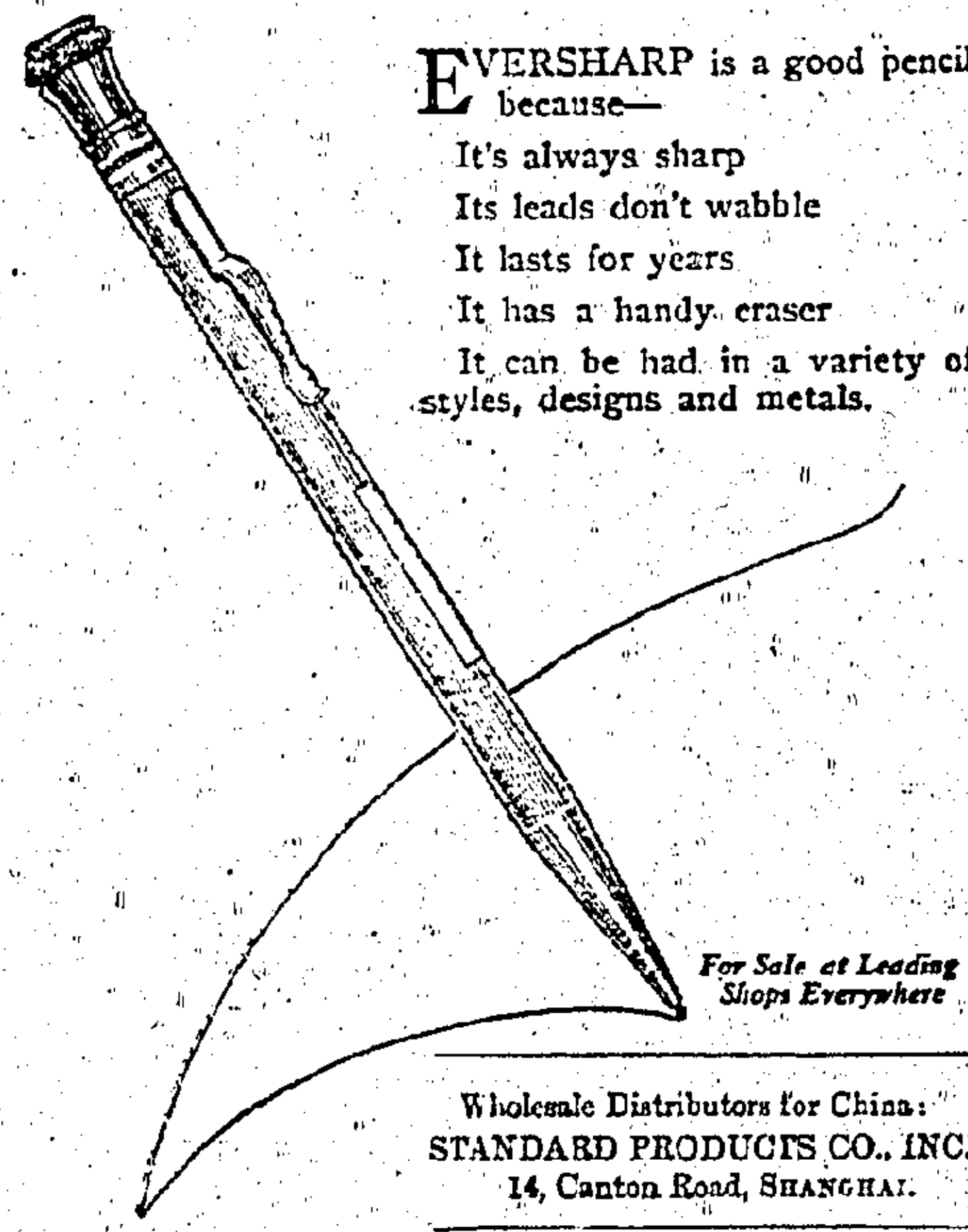
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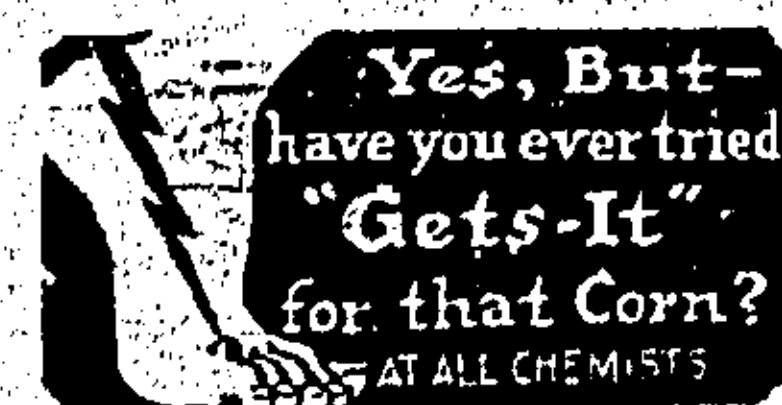
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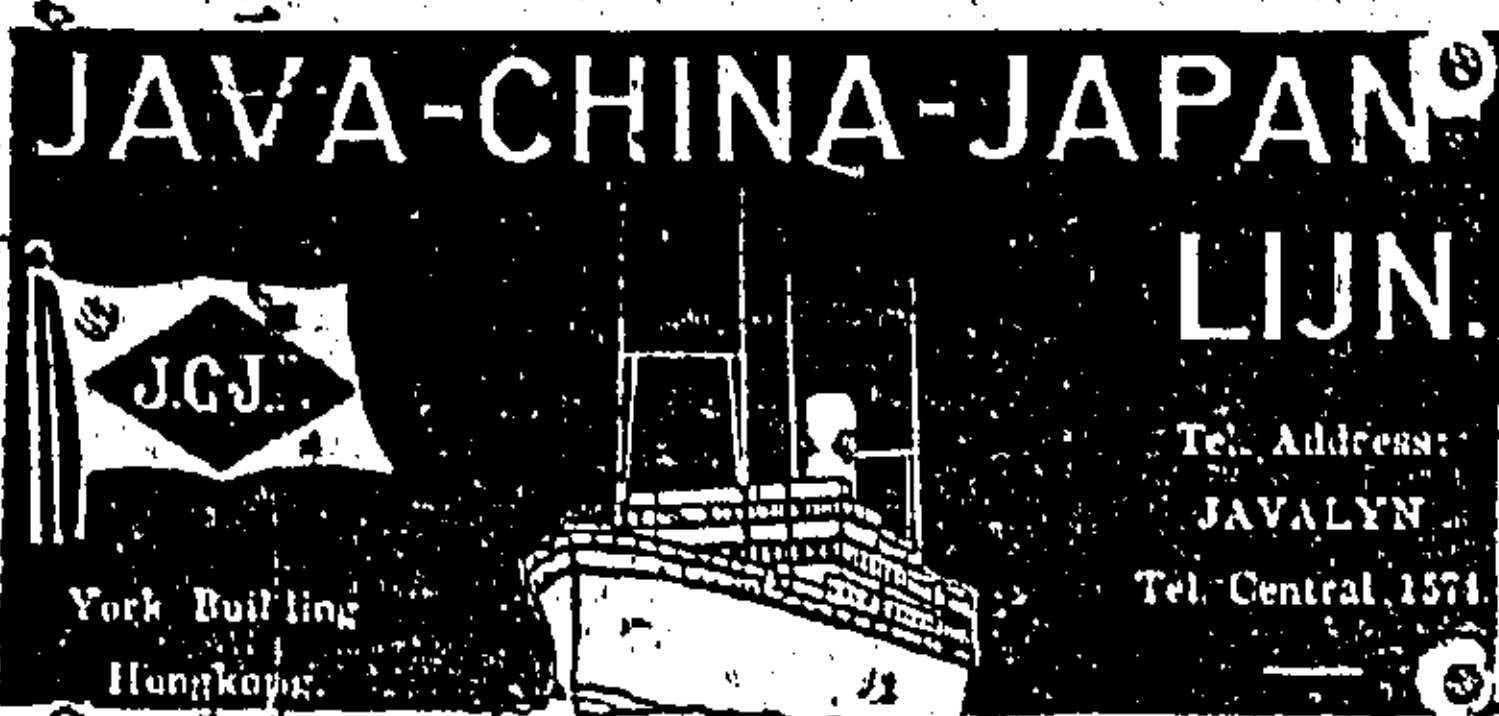
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until your good health is impaired, but take steps to keep it up to the mark. Remember that ailments apparently trifling may very soon develop into serious illness. Do not hesitate to take

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on the first appearance of any distressing symptoms. They will do more to establish and maintain your general health than any other means you can employ. For a SLUGGISH LIVER, SICK HEADACHE, INDIGESTION, CONSTIPATION, LOSS OF APPETITE, and the depressing nervous conditions that arise from these troubles, there is no more reliable remedy than Beecham's Pills.





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STEAMERS	FROM	DEPARTED ON OR ABOUT	WILL LEAVE ON OR ABOUT	FOR
TJITAROEM	—	In port	15th Sept.	BANKA, BATAVIA & DILLITON
TJIMANOEK	JAVA	16th Sept.	—	—
TJISALAK	JAPAN	21st Sept.	22nd Sept.	BATAVIA
TJIPANAS	JAVA	24th Sept.	—	—
TJISONDARI	NORTH CHINA	4th Oct.	6th Oct.	BATAVIA

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The Steamers are all fitted throughout with Electric Light and have accommodation for a limited number of saloon passengers. All steamers carry a fully qualified surgeon. Cargo taken at through rates to all ports in Netherlands India and Australia.
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(Members of the Straits, China and Japan Conferences)

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Arrivals from Europe.	SS. "OOSTERK"	SS. "OUDEKERK"	SS. "OLDEKERK"	26th Sept.	23rd Oct.	20th Nov.
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Sailings to Europe subject to alterations.

Steamers	For	Sailing on or about
"KERTOSONO"	Amsterdam, Rotterdam, Hamburg & Bremen	11th Oct.
"OOSTERK"	Rotterdam, Amsterdam, Hamburg & Bremen	20th Nov.
"OLDEKERK"	Amsterdam, Rotterdam, Hamburg & Bremen	5th Dec.

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The M/S. "J A V A"

will be loading for **ROTTERDAM, AMSTERDAM, HAMBURG,**
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SCANDINAVIAN PORTS,

About 27th September, 1923.

Further Sailings	Expected on or about	Will leave homeward-bound on or about
M/S. "Chile"	5th October	10th November, 1923
M/S. "Malaya"	6th November	12th December.
M/S. "Asia"	8th December	15th January, 1924

Subject to change without notice.
For further particulars please apply to—

JOHN MANNERS & CO., LTD.
Agents.

POLITICAL PARTIES IN

GREAT BRITAIN.

THE NEW OPPOSITION.

CROSS CURRENTS: MR. BALDWIN'S DIFFICULTIES AND OPPORTUNITIES.

LONDON, August 4th.

At the end of a long and heavy session all parties are trying to estimate how they have fared and whether they have advanced or fallen back during that testing period.

The development of Parliamentary events, writes Reuter's Chief Parliament Editor, has scarcely been normal, for the sudden resignation of Mr. Bonar Law upset all predictions and reacted not only on the Conservative party itself but on all the other parties. The advent of a new Prime Minister has a suspensory effect on the House. With the sporting spirit which permeates all parties everyone is anxious to give a new leader a fair chance and the House waits until it sees how he is shaping. Mr. Baldwin has no reason to complain of the way in which he has been treated by the House and the House has every reason to be satisfied with his head. He has been courteous, conciliatory and has shown all the indefinable qualities which go to constitute a successful leader of the House and the Opposition parties, in return, have shown themselves very willing to facilitate the progress of business. So far as the actual conduct of Parliamentary business is concerned no Government could have had a smoother and more comfortable time, and all parties co-operated to bring the session to a close in time to give members a summer holiday.

The Labour Party has settled down and is studying with considerable success the role of an orthodox Opposition. There have been various ebullitions from the Labour benches during the session but these were not taken too seriously and disorderly outbursts find no favour with Mr. Ramsay MacDonald who is proving himself an adroit parliamentarian and is turning to good account his long experience of the House.

The position of Liberals and National Liberals remains very much what it was. The reunion movement is dormant for the time being and those who were its warmest advocates have deemed it best to let events take their course and trust to the compelling force of circumstances to bring about a real fusion. When the two groups find themselves in active opposition to the Government on an important issue, fusion may come about naturally, but at the moment the parties are as divided as they were after the general election, but the whole tendency of the National Liberals is to incline towards the Liberals rather than towards any hypothetical centre party. One National Liberal has recently joined the Conservative Party and it is said that his example may be followed by one or two more, but, on the whole, the party remains under the banner of Mr. Lloyd George and is content to await developments. Mr. Lloyd George himself has made several speeches this session but they have not been altogether successful. It is, however, impossible to imagine that so dynamic a person as he, has not still a great part to play in public life, and it is understood that he is prepared to suffer a temporary eclipse and bide his opportunity.

All parties have their cross currents and in none can it be said that there is complete unity of policy. Complete unity is perhaps unattainable in the political world and any statesman is content if he can get a reasonable amount of agreement. The Labour party by Mr. Snowden's resolution is definitely committed to a Socialistic policy but within the Labour party there are various interpretations of that policy and varying views as to how it is to be carried out. When the next election comes and when, presumably, the Labour party has a chance of improving its position with perhaps a possibility of becoming the dominant party, there will be intense interest to see what the Labour programme will be, and what issue will be put in the forefront. Meanwhile the Labour party on the whole, performs its duties successfully, as the official opposition.

The question of reunion has provided Liberals and National Liberals with numerous cross currents and there are evidences of some cross currents within the Conservative party. Mr. Baldwin has been balked of his desire to secure both the services of Mr. Austen Chamberlain and Mr. McKenna by the so-called Diehard influences, and the Ruhr question has provided material for a considerable divergence of view among Conservative members. That problem is an unpleasant legacy which has been left to Mr. Baldwin, but if it has great difficulties, it also presents him with great opportunities and any settlement which restores tranquillity and economic peace to Europe, will firmly establish him in his new high office and have a material result on the fortunes of his party.—
Reuter.

10,000,000 DISABLED.

HUMAN WRECKAGE OF THE WAR.

In its preliminary report to the experts who have assembled at Geneva to discuss the question of men of all nations disabled in the war, the International Labour Office gives the following statistics regarding the number of disabled in the principal belligerent countries in receipt of pensions:—

Germany	1,537,000
Australia	16,000
Austria	164,300
Belgium	110,000
Canada	45,000
United States	157,000
Finland	150,000
France	1,500,000
Great Britain	1,170,000
Italy	800,000
Poland	320,000
Rumania	100,000
Yugo-Slavia	164,000
Russia	775,000
Czechoslovakia	239,000
New Zealand	20,000

This gives a total of 7,124,000. Official statistics are not available regarding the war losses of Turkey, Bulgaria, the Baltic States, Portugal, Hungary, and Japan. There is ample evidence that to put the total of men disabled in the World War at 10,000,000 would not be an over statement.

P. & O. S. N. CO.

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STRAITS, COLOMBO, AUSTRALIA, BOMBAY, EGYPT, MEDITERRANEAN PORTS & LONDON.

Through Bills of Lading issued for Batavia, Persian Gulf, Continental American and South African Ports.

THE Steamship "SICILIA," Captain E. C. Miller, R.N., carrying His Majesty's Mails will be despatched from this Port on or about TUESDAY, 18th SEPT., 1923, at Noon taking Passengers and Cargo for the above Ports.

Silk and Valuable and Two for Italy, France and London (under arrangement) will be transhipped at Bombay into the Mail Steamer proceeding direct to Marseilles and London.

Parcels will be received at this Office until Noon, the day before sailing. The contents and value of all packages are required.

For further particulars apply to—
MACKINNON, MACKENZIE & CO.
Agents.
Hongkong, 18th September, 1923. [1300]

THE REN LINE STEAMERS, LTD.

FROM ANTWERP, MIDDLESBROUGH AND STRAIT.

The Steamship "BENEDI"

CONSIGNEES of Cargo are hereby informed that all Goods are being landed at their risk into the hazardous and/or extra hazardous Godowns of the Honkong and Kowloon Wharves & Godown Company, Ltd., whence, and/or from the wharves, delivery may be obtained.

No Claims will be admitted after the Goods have left the Godowns, and all Goods remaining undelivered after the 17th inst. will be subject to rent.

All Claims against the Steamer must be presented to the Underwriter on or before the 24th inst., or they will not be recognized.

All broken, chafed and damaged Goods are to be left in the Godowns, where they will be examined on the 17th inst., at 10 a.m.

No Fire Insurance has been effected. Bills of Lading will be countersigned by

GIBB, LIVINGSTON & CO., LTD.

Agents.
Hongkong, 10th September, 1923. [1204]

A Welcome Visitor
at any time in every household. Every Bug, Flea, Beetle, Moth, Fly, etc., dies once it has come into proper contact with
KEATING'S

Mr. Lloyd George, addressing a dinner of National Liberals at the House of Commons, on July 23rd, said his Government succeeded for nine months in keeping M. Poincare from going into the Ruhr, an act of folly which had embroiled the economic life of Europe. The present Government, which had come into office on a policy of greater friendship for France, had resulted in seriously impairing the Entente and in signing with Turkey the most humiliating peace Great Britain had ever signed.

INDO-CHINA

STEAM NAVIGATION COMPANY, LIMITED.

SAILINGS SUBJECT TO ALTERATION.			
SHANGHAI via SWATOW	"TAISANG"	Friday	14th Sept. Noon
SANDAKAN	"HINSANG"	Friday	14th Sept. Noon
MANILA	"HINSANG"	Friday	14th Sept. 3 p.m.
STRAITS & CALCUTTA	"KUTSANG"	Saturday	15th Sept. 3 p.m.
ANTUNG via SWATOW	"ESANG"	Sunday	16th Sept. 9 a.m.
SHANGHAI	"HOPSANG"	Sunday	16th Sept. 2 p.m.
BANGKOK via SWATOW	"CHIPSANG"	Tuesday	18th Sept. 4 p.m.
TIENSIN	"KOWONGSANG"	Wednesday	19th Sept. Noon
TSINGTAU via SWATOW	"DEESANG"	Friday	21st Sept. 8 a.m.
SHANGHAI via HOIHOW	"YUSANG"	Friday	21st Sept. 10 a.m.
SHANGHAI via SWATOW	"HOSANG"	Wednesday	26th Sept. Noon
TSINGTAU via SWATOW	"YATSHING"	Wednesday	26th Sept. Noon
SHANGHAI	"CHUNSHANG"	Saturday	4th Oct. D.L.

CALCUTTA LINE—This Line affords regular sailings to Calcutta, Penang and Singapore, returning from Calcutta steamers proceed via Straits and Hongkong to Japan, occasionally calling at Shanghai.

All steamers have excellent passenger accommodation, are fitted with Wireless and carry a fully-qualified Surgeon.

SHANGHAI LINE—Sailings approximately every three days between Canton and Shanghai, sometimes calling at Swatow. Through tickets can be obtained and through Bill of Lading are issued to Northern and Yangtze Ports via Shanghai.

MANILA LINE—A weekly service is maintained with Manila by vessels with good passenger accommodation, sailings from both ports every Friday.

HAIPHONG LINE—Sailings approximately weekly for passengers and cargo calling at Haiphong when inducement offers.

BOENAO LINE—Fortnightly sailings to and from Sandakan by two 5,000 ton steamers, "BINANG" and "MAUSANG" (both steamers having excellent passenger accommodation. Cargo taken at through Bills of Lading for Kuching, Jesselton, Labuan, Tawau and Lahad Dairi.

TIENSHAN LINE—A regular service is run from March to November between Hongkong and Tientsin, calling at Welhaven and Changhai.

BANGKOK LINE—A weekly service is provided between Hongkong and Bangkok via Swatow by five steamers fitted with up-to-date passenger accommodation.

CALCUTTA LINE

s.s. "KUTSANG" will be despatched on or about
Saturday, 15th Sept., at 3 p.m., for SINGAPORE, PENANG & CALCUTTA.

Through Bills of Lading issued to RANGOON, MADRAS, PORT SWATTENHAM and DUTCH EAST INDIES.

For Freight or Passage apply to—

Jardine, Matheson & Co., Ltd.

GENERAL MANAGER.

TELEPHONE CENTRAL No. 315.

GLEN AND SHIRE

JOINT SERVICE OF STEAMERS.

U.K.-STRAITS, CHINA & JAPAN SERVICE

OUTWARDS.

HOMEWARDS.

Vessel	Due Hongkong	Vessel	Leaves H'kong	Discharges
"GLENOGLE"	28th Sept.	"GLENSANDA"	18th Sept.	Genoa, London, Rotterdam and Hamburg.
"CARMARTHENSHIRE"	6th Oct.	"FENBROKESHIRE"	2nd Oct.	London, Rotterdam and Hamburg.
"GLENAMOY"	22nd Oct.	"GLENLUCE"	11th Oct.	Genoa, London, Antwerp, Rotterdam and Hamburg.
"GLENAPP"	5th Nov.			

Movements amenable to change without notice.
For freight or further particulars please apply to—

Jardine, Matheson & Co., Ltd.**The Glen Line, Ltd., AGENTS.**

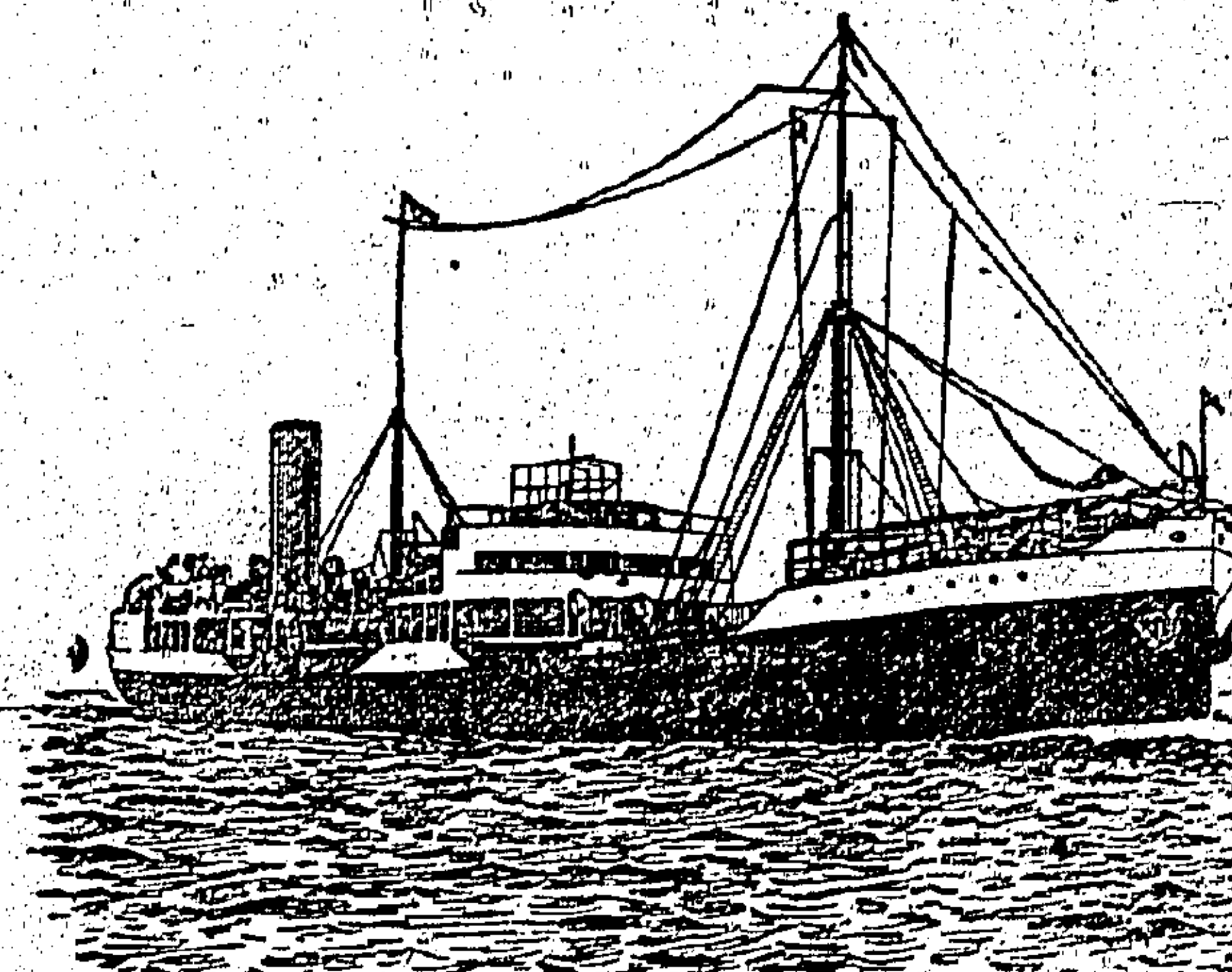
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Steamship Owners, Shipping & Marine Insurance Broker.
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For HAIPHONG via Ho how & Pakhoi.

s.s. "TAIKWA MARU" ... on or about 20th Sept.

For KEELUNG via Swatow & Amoy.

s.s. "NANYO MARU No. 1" ... on or about 20th Sept.

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Branch Office: No. 17, Bonham Strand, West.

Tel. Central No. 165.

Top Floor, King's Building.

Tel. Central No. 140.

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HOMEWARDS.

S.S. "CITY OF NORWICH" ... 21st Sept. ... London, Antwerp, Rotterdam & Hamburg.

PASSAGE RATES TO LONDON.

"A" Class Steamers ... 1st Class £22-2nd Class £22
 "B" Class Steamers ... 1st Class £24-2nd Class £26
 "C" Class Steamers ... 1st Class £26

N.B.—"C" Class Steamers comprise those of the Cargo type which have accommodation for a few passengers, but do not carry Doctor or Stewardess.

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Joint Service of the

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AMERICAN & MANCHURIAN LINE
(ELLERMAN & BUCKNALL S.S. CO., LTD.)

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S.S. "BELLEROPHON" ... via Suez Canal ... 15th Sept.
 S.S. "CITY OF BAGDAD" ... via Suez Canal ... 25th Sept.
 S.S. "PERSEUS" ... via Suez Canal ... 5th Oct.
 S.S. "KARONGA" ... via Suez Canal ... 15th Oct.

Steamers proceed via Suez Canal or Panama Canal at Owners' option.

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M. MESSAGERIES MARITIMES M.

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Mail Steamers.	Next Sailings from Marseilles.	Pro. Arr. at Hongkong and Sailing for Shanghai and Japan.	Probable Sailing from Hongkong for Marseilles.
ANDRE LEBON	—	—	19th Sept.
AMBOISE	—	—	1st Oct.
CORDILLERE	—	—	15th Oct.
ANGES	24th Aug.	25th Sept.	20th Oct.
OHILI	7th Sept.	9th Oct.	18th Nov.
PORTHOS	21st Sept.	23rd Oct.	26th Nov.

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A CLASS (1st Class) ... 85.00. 03. B CLASS (1st Class) ... 80.00. 03.
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Through Tickets to London and Leading Towns of Europe.

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S.S. C. P. "LECOQ" loading for HAVRE, ANTWERP & ORAN, DUNKIRK, about 13th Oct. and may eventually call at Valencia, Oran, Alger, Casablanca, Bordeaux, Rotterdam, (if sufficient inducement offers).
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 Sailings subject to alteration without notice.

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REGULAR SERVICE of Fast, High Class Coast Steamers having good accommodation for First-Class Passengers, Electric Light and Fans in staterooms, and excellent cuisine.

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SWATOW, AMOY & FOOCHEW

AND RETURN

(Occupying 9 or 10 Days)

HAIFONG ... Capt. W. C. Pasmore ... Friday, 14th Sept., at 1 p.m.
 HAIFONG ... Capt. Ellis Walker ... Tuesday, 18th Sept., at 1 p.m.
 HAIFONG ... Capt. J. C. Thomson ... Friday, 21st Sept., at 1 p.m.

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DIRECT ROYAL MAIL STEAMERS.

(Under Contract with H.M. Government.)

S.S.	Tonnage	From Hongkong (about)	Destinations
"RIOTILLA"	6,812	18th Sept. Noon	Singapore, Penang, Colombo & Bombay
"DONGOLA"	6,083	21st Sept. Midnight	Mars, Gib, London & Antwerp
"MANTUA"	10,902	5th Oct.	Singapore, Penang, Colombo & Antwerp
"SOUDAN"	6,596	17th Oct.	Mars, Gib, London & Antwerp
"KARMALA"	9,098	18th Oct.	Singapore, Penang, Colombo & Antwerp
"CALEDONIA"	7,821	2nd Nov.	Mars, Gib, London & Antwerp
"NELLORE"	4,453	3rd Nov.	Singapore, Penang, Colombo & Antwerp
"SICILIA"	6,813	14th Nov.	Mars, Gib, London & Antwerp
"MALWA"	1,441	15th Nov.	Singapore, Penang, Colombo & Bombay
"NANZA"	7,023	24th Nov.	Mars, Gib, London & Antwerp
"KALYAN"	9,092	30th Nov.	Singapore, Penang, Colombo & Antwerp
"SOUDAN"	6,596	13th Dec.	Mars, Gib, London & Antwerp
"DEVANHA"	8,092	14th Dec.	Singapore, Penang, Colombo & Antwerp
"KAISAR-I-HIND"	11,430	28th Dec.	Mars, Gib, London & Antwerp

1924

S.S.	Tonnage	From Hongkong (about)	Destinations
"RHIVA"	9,097	17th Jan.	Marseilles & LONDON
"MACEDONIA"	11,089	23rd Jan.	via Usual Ports of Call
"KASHGAR"	9,840	8th Feb.	do
"MOIRA"	10,911	22nd Feb.	do
"KARMALA"	9,098	7th March	do
"NALDERA"	15,993	21st March	do
"DELTA"	8,047	4th April	do
"CHINA"	7,952	18th April	do
"KALYAN"	9,092	2nd May	do

BRITISH INDIA - APCAR SAILINGS

S.S.	Tonnage	From Hongkong (about)	Destinations
"TANDA"	6,956	21st Sept.	Singapore, Penang & Calcutta
"TAKADA"	6,949	2nd Oct.	do

EASTERN & AUSTRALIAN SAILINGS (South)

S.S.	Tonnage	From Hongkong (about)	Destinations
"ARAPURA"	6,000	5th Oct.	Mailla, Thursday, Island, Townsville, Brisbane, Sydney & Melbourne
"ST. ALBANS"	4,500	3rd Nov.	do
"EASTERN"	4,000	1st Dec.	do

Frequent connections from Australia with the following—
 The Union S.S. Co.'s Steamers to the United Kingdom via New Zealand, Vancouver
 The P. & O. Royal Mail Steamers to London via Suez Canal. (San Francisco, etc.)
 The P. & O. Branch Service of Steamers to London via the Cape
 The New Zealand Shipping Co.'s Steamers for South America and London via Panama Canal

SAILING TO SHANGHAI & JAPAN

S.S.	Tonnage	From Hongkong (about)	Destinations
"GRACCHUS"	3,789	22nd Sept.	Shanghai
"NELLORE"	6,852	23rd Sept.	Shanghai, Moji & Kobe
"SOUDAN"	6,593	29th Sept.	Shanghai
"MALWA"	10,941	6th Oct.	Shanghai, Moji & Kobe
"ST. ALBANS"	4,500	9th Oct.	Moji & Kobe

All dates are approximate and subject to alteration without notice.

WIRELESS TELEGRAPHY FITTED ON ALL STEAMERS.

Passengers for Rangoon must carry their own Hotel expenses at Singapore while awaiting the ship on carrying steamer.
 First Class Passengers may travel by R.L.N. Company's Steamers between Singapore and Calcutta or Singapore and Madras in lieu of the section of their P. & O. Tickets Singapore to Calcutta.

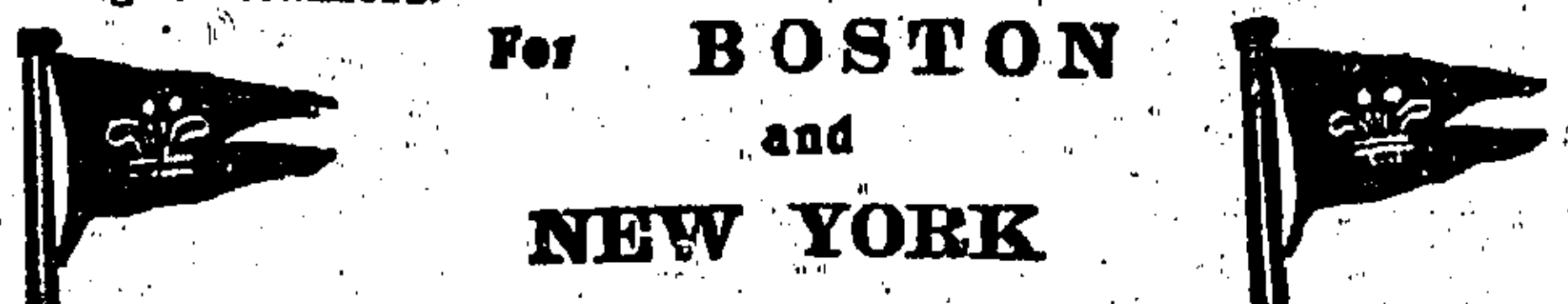
All Cabins are fitted with Electric Fans free of charge.
 Parcels Measuring not more than 2 1/2 ft. x 2 ft. x 1 ft. will be received at the Company's Office up to Noon on the day previous to sailing.

For Further Information Passage Fares, Freight Handbooks, etc., apply to—
MACKINNON, MACKENZIE & CO.,
 Agents.

22, Des Voeux Road Central, HONGKONG.

PRINCE LINE FAR EAST SERVICE

Regular Sailings to Boston and/or New York by fast
 reight steamers.



S.S. "CELTIC PRINCE" ... on 30th September.

For Freight and particulars apply to—

FURNESS (FAR EAST) LIMITED,

Telephone: Central 3185

Telegrams (Furness)

(Incorporated in Great Britain)

25, George's Building

(21)

O. S. K.

SAILINGS FROM HONGKONG SUBJECT TO ALTERATION
 LONDON, HAMBURG, ROTTERDAM & ANTWERP—Monthly direct
 service via Singapore, Colombo, Suez and Port Said.

"LONDON MARU" ... Sunday, 30th Sept.
 RIO DE JANEIRO, SANTOS, & BUENOS AIRES—via Saigon
 Singapore, Colombo, Durban and Capetown—Passenger Service.

"CHICAGO MARU" ... Tuesday, 20th Sept.
 BOMBAY—fortnightly service via Singapore and Colombo.

"BURNING MARU" ... Monday, 25th Sept.
 "BORNGO MARU" ... Friday, 5th Oct.

SAIGON, BANGKOK, & SINGAPORE—Regular monthly Passenger Service.
 "KISU MARU" ... Tuesday, 2nd Oct.

CALCUTTA—Monthly Service via Singapore and Rangoon.
 "HIMALAYA MARU" ... Tuesday, 25th Sept.

VICTORIA, SEATTLE, TADOMA & VANCOUVER—via Shanghai and
 Japan Ports—Taking cargo to OVERLAND PORTS U.S.A. & CANADA—Passenger
 Service.

"ARABIA MARU" ... Date not fixed.
 NEW YORK via PANAMA—Regular monthly service via Japan Ports, San Francisco—
 Panama and Cuban Ports.

"HAGUE MARU" ... Beginning of Oct.
 JAPAN PORTS—Kobe, Yokohama via Shanghai ... Saturday, 15th Sept.

KEELUNG via SWATOW & AMOY—These Steamers have excellent accommoda-
 tion for 1st and 2nd class saloon passengers.

"KAMU MARU" ... Sunday, 23rd Sept., Noon
 "SUMA MARU" ... Sunday, 16th Sept., Noon

TAKAO via SWATOW & AMOY. ... Thursday, 27th Sept.
 "BOSCHU MARU" ... Thursday, 27th Sept.
 TAKAO & KEELUNG. ... Sunday, 16th Sept.

For sailing dates and further particulars please apply to O. S. K. Agents.

G. N. C.
CHINA NAVIGATION CO., LTD.

SAILINGS SUBJECT TO ALTERATIONS

Ports	Steamer	Date of Departure
SHANGHAI	"SUIYANG"	On 14th Sept., D.L.
SHANGHAI & TSINGTAO	"SINKANG"	On 18th Sept., D.L.
AMOI & SHANGHAI	"KANGHAW"	On 18th Sept., D.L.
SWATOW & BANGKOK	"KALGAN"	On 18th Sept., 4 p.m.
MANILA	"TEAN"	On 19th Sept., 4 p.m.
SWATOW & SHANGHAI	"SHANTUNG"	On 20th Sept., 10 a.m.
WEIHAIWEI, CHEFOO & TIENTSIN	"KUEICHO"	On 21st Sept., D.L.
SHANGHAI	"LIANGCHOW"	On 22nd Sept., D.L.
HAIHOW & BANGKOK	"LINAN"	On 22nd Sept., 10 a.m.
SWATOW, SHANGHAI & TSINGTO	"SOOCHOW"	On 23rd Sept., 10 a.m.
SWATOW & BANGKOK	"KWANGTUNG"	On 25th Sept., 4 p.m.
SWATOW & SINGAPORE	"CHENAN"	On 25th Sept., 4 p.m.

SHANGHAI LINE.—Excellent Saloon accommodation amidships, with Electric Fans fitted. Regular service four times weekly between Canton, Hongkong and Shanghai, leaving Hongkong Sundays (via Swatow and extending to Fuzhou), Tuesdays (via Amoy) Thursdays (via Swatow) and Saturdays (direct extending to Fuzhou). Cargo taken on through B/Lading to all Yangtze and North China ports. Passengers for Shanghai do not require to tranship at Woosung.

BANGKOK LINE.—Regular weekly service leaving Hongkong Tuesdays to and from Bangkok via Swatow maintained by new "K" class steamers, attractively fitted for passengers, with double and single-berth cabins.

For Freight or Passage apply to—

BUTTERFIELD & SWIRE

Telephone Central 33

(HONG KONG & CANTON, LTD.)

CARGO & PASSAGE CAN BE ISSUED AT THE OFFICE OF BUTTERFIELD & SWIRE (John Swire & Sons, Ltd.)

AUSTRALIAN ORIENTAL LINE

HONGKONG TO PHILIPPINES AND AUSTRALIAN PORTS.

SAILINGS SUBJECT TO ALTERATION.

Steamer	Arr. Hongkong from Australia	Leave Hongkong for Manila
"TAIYUAN"	8th October.	11th October.

This Steamer is fitted with Refrigerating Machinery, ensuring a plentiful supply of Ice Fresh Provisions, etc., and has superior accommodation Electric Lights throughout and Electric Fans in the State-Rooms. A duly qualified Doctor is carried. Reduced Fares, Cargo booked through to all Australian, New Zealand & Tasmanian Ports. For freight and passage apply to— BUTTERFIELD & SWIRE (John Swire & Sons, Ltd.) Agents. Telephone Central No. 33.

STRUTHERS & BARRY

OPERATING U.S. GOVERNMENT SHIPS.

EXPRESS FREIGHT SERVICE.

TO LOS ANGELES AND SAN FRANCISCO

FROM HONGKONG BY DIRECT ROUTE.

U.S.S.B. "West Chopaka" ... Leave Hongkong 14th Sept.
 U.S.S.B. "West Carmona" ... Leave Hongkong 16th Sept.

CARGO ACCEPTED FOR TRANSHIPMENT AT SAN FRANCISCO TO WHEELER
 (SAILINGS FOR ATLANTIC SEABOARD PORTS THROUGH BILLS OF
 LADING ISSUED TO U.S. AND CANADIAN OVERLAND PORTS.)

TO MANILA AND P. I. PORTS.

THROUGH BILLS OF LADING ISSUED TO ALL PORTS NOT SERVED.

TO MANILA AND SINGAPORE.

U.S.S.B. "West Cactus" ... Leave Hongkong 20th Sept.
 Leave Hongkong 30th Sept.

For Full Information Apply to

STRUTHERS AND BARRY.

L. EVERETT,

General Agent for

JAPAN, PHILIPPINES,
INDO-CHINA, STRAITS & JAVA

1st Floor, Queen's Building,

Phone Central No. 3008.

K. A. HEYUM, Res. Agent.

(22)

DODWELL & CO., LIMITED

NEW YORK BERTH

For BOSTON & NEW YORK via SUEZ

S.S. "BOWES CASTLE" ... sailing on or about 14th Sept.
 S.S. "SUKUGA" ... sailing on or about 10th Oct.

LLOYD TRIESTINO.

TAKING CARGO FOR GENOA, NAPLES, VENICE, TRIESTE AND ALL OTHER
 ITALIAN PORTS, ALSO CARGO ON THROUGH BILLS OF LADING FOR
 LEVANT, BLACK SEA & DANUBE PORTS.

FIUME having been re-opened for traffic, cargo is also accepted for this port
 on through Bills of Lading.

VESSELS HAVE ACCOMMODATION FOR SALOON PASSENGERS.
 REDUCED FARE FROM HONGKONG TO ITALIAN PORTS £66.

FOR SHANGHAI YOKOHAMA & KOBE.

S.S. "VENEZIA" ... sailing on or about 2nd Oct.
 S.S. "FIUME-L" ... sailing on or about 2nd Nov.

FOR BRINDISI, VENICE & TRIESTE

Via SINGAPORE, PENANG & COLOMBO.

S.S. "ROSANDRA" ... sailing on or about end of Sept.
 S.S. "VENEZIA" ... sailing on or about end of Oct.
 S.S. "FIUME-L" ... sailing on or about end of Nov.

NATAL LINE OF STEAMERS.

from CALCUTTA and COLOMBO to SOUTH AFRICAN PORTS.

S.S. "UMSINGA" ... sailing from Calcutta on or about 26th Sept.
 Regular Passengers and Cargo Service to South African Ports.
 Through Bills of Lading issued from Hongkong.

For Freight or Passage on any of the above Lines apply to—

DODWELL & CO. LIMITED.

Telephone Central 1030.

Agents.

POST OFFICE NOTICE.

INWARD MAILES.

From	Per	Date
MANILA	Pres. Lincoln	14th Sept.
BOMBAY	Solo Maru	14th Sept.
SHANGHAI	Kanchow	15th Sept.
Europe via Suez & Nephelium (Letters)	Hong Hua	16th Sept.
and Papers, London, 16th Aug.		
SHANGHAI	Chetian	16th Sept.
MANILA	Pres. Madison	17th Sept.
SHANGHAI	Shang	17th Sept.
U.S.A., CANADA, JAPAN AND SHANGHAI	Pres. McKinley	20th Sept.

OUTWARD MAILES.

For	Per	Date
Shanghai	Waver	Friday, 14th, 10.30 A.M.
Sandakan	Hingang	11.00 A.M.
Swatow, Amoy and Foochow	Hakong	Noon
Scralls	Van Ooststraten	2.00 P.M.
Manila	Mingang	5.00 P.M.
	Tien	
Haiphong	Tien	Saturday, 15th, 8.00 A.M.
Shanghai, Japan, Honolulu & San Francisco	Siberia Maru	8.30 A.M.
Ship sails at 10.00 a.m., 15th Sept.		
Java via Batavia	Tijarom	11.00 A.M.
Strait and Calcutta	Kutang	1.00 P.M.
Shanghai, Japan, Honolulu & Canada		
U.S.A. Central and South America	Pres. Lincoln	2.00 P.M.
& EUROPE via SAN FRANCISCO		
Ship sails at 10.00 a.m., 15th Sept.		
Swatow, Amoy and Formosa	Solo Maru	Sunday, 16th, 9.00 A.M.
Straits, Ceylon, Man...	Sicilia	Tuesday, 18th, 10.30 A.M.
Marques, S. Africa, India, Uhan		
Swatow, Amoy and Foochow	Hakong	Noon
Straits and Egypt	Lycan	2.30 P.M.

*Correspondence bearing vessel's name only.

THE BLUE FUNNEL LINE

REGULAR AND FAST FREIGHT AND PASSENGER SERVICES LONDON SERVICE (DIRECT)

"LYCAON"	18TH SEPT.	London, Rotterdam & Hamburg.
"MENTOR"	25TH SEPT.	London, Rotterdam & Hamburg.
"AGAPENOR"	9TH OCT.	London, Rotterdam & Hamburg.
"PHEMIUS"	16TH OCT.	London, Rotterdam & Hamburg.

LIVERPOOL SERVICE (DIRECT OR VIA CONTINENTAL PORTS).

"KT. TEMPLAR"	20TH SEPT.	Genoa, Marseilles, Liverpool & Glasgow.
"PROMETHEUS"	3RD OCT.	Marseilles, Havre, Liverpool & Glasgow.
"RHEXENOR"	10TH OCT.	Genoa, Marseilles & Liverpool.

PACIFIC SERVICE (VIA KORE AND YOKOHAMA).

"PHILOTTES"	28TH SEPT.	Victoria, Seattle & Vancouver.
"TYNDAREUS"	27TH OCT.	

NEW YORK SERVICE (VIA SUEZ OR PANAMA).

"BELLEROPHON"	20TH SEPT.	via Suez and Boston.
"PERSEUS"	5TH OCT.	via Suez and Boston.

PASSENGER SERVICE

"MENTOR"	25TH SEPT.	for Singapore & London.
"TEIRESIAS"	10TH OCT.	for Shanghai.
"TEIRESIAS"	6TH NOV.	for Singapore & London.
"SARPEDON"	11TH DEC.	for Singapore, Marseilles & London.
"PATROCLUS"	8TH JAN.	for Singapore, Marseilles & London.

FOR FREIGHT, PASSAGE RATES AND ALL INFORMATION APPLY TO BUTTERFIELD & SWIRE (John Swire & Sons, Ltd.), AGENTS.

ASIA BANKING CORPORATION

UNITED STATES GOVERNMENT DEPOSITORY

CAPITAL ... U.S. \$4,000,000.

HEAD OFFICE—NEW YORK

Owned and controlled by a group of leading American Banks under control of Federal Reserve Bank and the New York State Banking Department.

General Banking Business.

BRANCHES—

SHANGHAI, PEKING, TIENTSIN, HANKOW, CANTON, MANILA, YOKOHAMA, SAN FRANCISCO AND HONGKONG.

D. M. BIGGAR, MANAGER.

THE INDUSTRIAL AND COMMERCIAL BANK, LTD.

HEAD OFFICE: York Building, Charter Road (Hongkong)

BRANCHES: Shanghai—51, Kiang Road.

Hankow—British Consulate.

CORRESPONDENTS IN: London, New York, Chicago, San Francisco, Vancouver, B.C., Honolulu, Singapore, Penang, Tientsin, Swatow, Macao, Canton and all Commercial centres of China and abroad.

PROMPT SERVICE.

Attractive rates for all kinds of Deposits enquiries are welcome.

T. H. MAI, Manager.

18931X

THE CHINESE MERCHANTS BANK, LTD.

司公限有行銀商華

HEAD OFFICE: Alexandra Buildings, Charter Road.

GENERAL Banking and Exchange

business transacted.

Loans granted on approved securities.

Current Accounts opened and Fixed

Deposits received at rates which may be

ascertained on application.

The Bank also conducts a Savings

Department.

K. C. LAU, Chief Manager.

COMMERCIAL.

OPENING QUOTATIONS.

13th September, 1923.

ON LONDON.—		
Telegraphic Transfer ...	... 3/3 1/2	
Bank Bills, on demand ...	... 2/3 7/16	
Bank Bills, at 30 days' sight ...	...	
Bank Bills, at 4 months' sight ...	... 2/3 1/2	
Credits, at 4 months' sight ...	... 2/4 5/16	
Documentary Bills, 4 months' sight ...	... 2/4 7/16	
ON PARIS.—		
Bank Bills, on demand ...	... 895	
Credits, 4 months' sight ...	... 955	
ON NEW YORK.—		
Bank Bills, on demand ...	... 53	
Credits, at 30 days' sight ...	... 53 1/2	
ON BOMBAY.—		
Telegraphic Transfer ...	} 180 1/2	
Bank Bills, on demand ...		
ON CALCUTTA.—		
Telegraphic Transfer ...	} 180 1/2	
Bank Bills, on demand ...		
ON SHANGHAI.—		
Bank Bills at sight ...	... nom.	
Private, 30 days' sight ...	...	
ON YOKOHAMA.—On demand ...	... 107 1/2	
ON MANILA.—On demand ...	... 104 1/2	
ON SINGAPORE.—On demand ...	... 97 1/2	
ON BATAVIA.—On demand ...	... 135	
ON HANKOW.—On demand ...	... nom.	
ON SAGGON.—On demand ...	...	
ON BANGKOK.—On demand ...	... 81	
SOVEREIGN, Bank's Buying rate ...	... 85 1/2	
GOLD LEAF, 100 fine, per tael ...	... 48 60	
SILVER, per oz ...	... 31 7/16	

HONGKONG AND SHANGHAI BANKING CORPORATION.

Head Office: Hongkong.
 Authorized Capital ... \$50,000,000
 Paid-up Capital ... \$20,000,000
 Reserve Funds:—
 Sterling ... \$4,500,000
 Silver ... \$24,500,000
 Reserve Liability of Proprietors \$30,000,000

Court of Directors:
 Hon. Mr. A. O. Lane—Chairman.
 D. G. M. Bernard, Esq.—Deputy Chairman.
 A. H. Compton, Esq. W. L. Pattenden, Esq.
 G. M. Dodwell, Esq. J. A. Plummer, Esq.
 G. T. M. Edkins, Esq. H. P. White, Esq.

Chief Manager: Hon. Mr. A. G. STEPHEN.

Acting Manager: Hongkong—J. McARTHUR, Esq.
Manager: Shanghai—G. H. STITT, Esq.

LONDON BANKERS: WESTMINSTER BANK, LTD.

CURRENT ACCOUNTS opened in LOCAL CURRENCY and FIXED DEPOSITS received for one year or shorter periods in Local Currency and Sterling on terms which will be quoted on application.
Hongkong, 14th June, 1923. [37]

HONGKONG SAVINGS BANK.

THE business of this Bank is conducted by the HONGKONG & SHANGHAI BANKING CORPORATION. Rules may be obtained on application.
 INTEREST on deposits is allowed on the Minimum Monthly Balances at 3 1/2 per cent. per annum.
 For the HONGKONG & SHANGHAI BANKING CORPORATION.
 A. G. STEPHEN, Chief Manager.
 Hongkong, 14th November, 1922. [38]

CHARTERED BANK OF INDIA, AUSTRALIA AND CHINA.

INCORPORATED BY ROYAL CHARTER, 1853

HEAD OFFICE—LONDON.

Paid-up Capital ... £3,000,000

Reserve Fund ... £2,800,000

Reserve/Liability of Proprietors ... £3,000,000

FOREIGN EXCHANGE and General Banking business transacted.

CURRENT ACCOUNTS opened and

FIXED DEPOSITS received for 1 year or

shorter periods at rates which will be quoted

on application.

A. H. FERGUSON, Manager.

Hongkong, May 8th, 1923. [39]

BANQUE DE L'INDO-CHINE, PARIS.

Head Office: 96, Boulevard Haussmann, Paris.

Subscribed Capital ... Frs. 72,000,000.00

Paid-up Capital ... Frs. 68,400,000.00

Reserve Fund ... Frs. 59,607,283.54

BRANCHES: Bangkok, Hongkong, Saigon, Batavia, Shanghai, Canton, Nankai, Singapore, Peking, Tientsin, Hankow, Yunnanfu, Hanoi.

BANKERS: IN FRANCE: Comptoir National d'Escompte de Paris; Credit Lyonnais; Banque de Paris et des Pays-Bas; Credit Industriel et Commercial; Societe Generale.

IN LONDON: The National Provincial and Union Bank of England, Ltd.; Comptoir National d'Escompte de Paris; Credit Lyonnais.

IN NEW YORK: J. P. Morgan and Co.; French-American Banking Corporation; Guaranty Trust Co. of New York.

Interest allowed on Current Accounts and Fixed Deposits according to arrangement.

Every description of banking and exchange business transacted.

G. LEBOUCC, Acting Manager.

Hongkong, July 15th, 1921. [39]

THE MERCANTILE BANK OF INDIA, LIMITED.

HEAD OFFICE: 15, Grace Church Street, London, E.C. 3

Authorized Capital ... £2,000,000

Subscribed Capital ... £1,800,000

Paid-up Capital ... £1,050,000

Reserve Fund ... £1,200,000

BANKERS: THE BANK OF ENGLAND, THE LONDON JOINT CITY & MIDDLESEX BANK, LTD.

BRANCHES: Bangkok, Hongkong, Kuala Lumpur, Rangoon, Bombay, Madras, Shanghai, Calcutta, Kandy, New York, Simla, Colombo, Karachi, Penang, Singapore, Delhi, Kota Bharu, Port Louis (Mauritius), Galle.

HONGKONG BRANCH: Every description of Banking and Exchange business transacted.

INTEREST allowed on Current Accounts at 3 per cent. per annum on Daily Balance and on Fixed Deposits at rates that may be ascertained on application.

N. C. WILSON, Manager.

7, Queen's Road Central, Hongkong, May 31st, 1923. [30]

THE BANK OF TAIWAN, LIMITED.

(TAIWAN GINKO.)

Incorporated by Special Imperial Charter, 1899.

Capital Subscribed ... Yen 60,000,000

Capital (Paid-up) ... Yen 52,500,000

Reserve Funds ... Yen 12,100,000

HEAD OFFICE:—TAIPEH, FORMOSA.

BRANCHES: JAPAN—Tokyo, Yokohama, Kobe, Osaka, Moji.

FORMOSA—Gilan, Kagi, Karenko, Keelung, Makung, Nanto, Pinnan, Shichien, Taichu, Tainan, Takow, Tamsui, Tohyen, Aiko.

CHINA—Shanghai, Hankow, Kiukiang, Amoy, Foochow, Swatow, Canton.

OTHERS—Hongkong, Bangkok, Singapore, Soerabaya, Samarang, Batavia, Bombay, London, New York.

LONDON BANKERS: LONDON COUNTRY WESTMINSTER AND PAIR'S BANK.

The Bank has Correspondents in Commercial Centres in the European Continent, Russia, Manchuria, Tsingtao, Japan, Indo-China, Siam, India, Philippine Islands, Java and other Dutch, Indies, Australia, America, etc.

Interest allowed on Current Accounts and Fixed Deposits at rates which will be quoted on application.

S. KONDOH, Manager.

HONGKONG BRANCH: 4, Des Vaux Road, Hongkong, 7th September, 1922.

LIKE A
LANDMARK
 SIGNIFIED BY YEARS OF SERVICE
 THE
CAPSTAN
 LABEL
 HAS BEEN A DIRECTING SIGN
 TO
 DISCRIMINATING SMOKERS



THE BANK OF EAST ASIA, LIMITED.

HEAD OFFICE: No. 10, Des Vaux Road C., HONGKONG.

Established 1919.

Authorized Capital ... \$10,000,000.00

Paid-up Capital ... \$5,000,000.00

Reserve Fund ... \$5,000,000.00

DIRECTORS: Mr. Pong Wai Ting, Chairman, Mr. Chow Shou, Mr. Kan Ying Po, Mr. Li Koon Chun, Mr. Mok Ching Kong, Mr. Fung Ping Shan, Mr. Wong Yun Tong, Mr. P. K. Kwok, Mr. Chan Ching Shek, Mr. Kan Chiu Nam, Mr. Ng Chang Lok.

Chief Manager ... Mr. Kan Tong Po, Asst. Manager ... Mr. Li Tse Fong.

BRANCHES & AGENCIES: LONDON, NEW YORK, SAN FRANCISCO, SHANGHAI, YOKOHAMA, SAIGON, PENANG, HANKOW, BATAVIA, SOERABAYA, MANILA, BOMBAY, SAMARANG, CALCUTTA, CANTON.

London Bankers:—The London Joint City and Midland Bank, Ltd.

Every description of Banking and Exchange business transacted. Loans granted on approved securities.

Interest allowed on Current Deposits Accounts at the rate of Two per cent. per annum, on Savings Accounts Four per cent. per annum, and on Fixed Deposits at the following rates:

For 3 months at the rate of 3 per cent. per annum

For 6 months at the rate of 4 per cent. per annum

For 12 months at the rate of 5 per cent. per annum

KAN TONG PO, Chief Manager.

Hongkong, February 26th, 1923. [34]

NEEDERLANDSCHE HANDEL MAATSCHAPPIJ.

(NETHERLANDS TRADING SOCIETY.)

Established 1824.

A. Capital ... F. 100,000,000

Paid-up Capital ... F. 80,000,000

Reserve Fund ... F. 19,700,000

Special Reserve ... F. 22,600,000

Head Office:—Amsterdam.

Branches at: The Hague, Rotterdam, Batavia.

BRANCHES:—Bandjoeasin, Macassar, Shanghai, Bandoeng, Medan, Singapore, Soerabaya, Palembang, Soerakarta, Cheribon, Pecalongar, Tegul, Djember, Penang, Tjilatjap, Rangoon, Weltevreden, Koba, Samarang.

Korrespondentie at Colombo, Madras, Pondicherry, Bangkok, Saigon, Haiphong, Hanoi, Amoy, Yokohama, Melbourne, Sydney, New York, San Francisco, etc., etc.

London Bankers:—The National Provincial and Union Bank of England, Ltd.

The Bank buys and sells and receives for collection Bills of Exchange, issued letters of credit on the East, on the Continent, in Great Britain, America and Australia, and transacts banking business of every description.

W. H. GROSKAMP, Agent.

Hongkong, August 14th, 1923. [37]

THE BANK OF CHINA.

行銀國中

(Specially authorized by Presidential Mandate of the Republic of China on the 22nd of November, 1917.)

Authorized Capital ... \$90,000,000.00

Paid-up Capital ... 18,278,000.00

Reserve Funds ... 6,622,425.24

HEAD OFFICE:—PEKING.

HONGKONG BRANCH:—A Queen's Road Central. Branches and sub-branches all over China, and Correspondents in Europe, America, and other parts of the world.

London Bankers:—The National Provincial and Union Bank of England, Ltd.

The Guaranty Trust Co. of New York.

New York Bankers:—The Irving National Bank.

The Equitable Trust Co., New York.

Interest allowed on Current Accounts and Fixed Deposits. Terms on application.

Every description of Banking Business transacted.

Loans granted on approved securities.

Special facilities for Home Exchange.

T. NISHIYAMA, Manager.

Hongkong, September 8th, 1921. [33]

Printed and Published by HENRY ADOLPHUS, CARPENTERS for the HONGKONG DAILY PRESS, LTD. at 11, Charter Road, Victoria, Hongkong; London Office: 131, Fleet Street, E.C. 4.

POST OFFICE NOTICE.

INWARD MAILS.

FROM	PER	DATE
MANILA	Pres. Lincoln	14th Sept.
BOMBAY	State Maru	14th Sept.
SWATOW	Kanchow	15th Sept.
SWATOW via Suez & Napatam (Letters and Papers, London, 18th Aug.)	Hong Hua	16th Sept.
SHANGHAI	Chakian	16th Sept.
MANILA	Pres. Madison	17th Sept.
SHANGHAI	Shanai	17th Sept.
U.S.A., CANADA, JAPAN AND SHANGHAI	Pres. McKinley	20th Sept.

OUTWARD MAILS.

FOR	PER	DATE
Shanghai	Weser	Friday, 14th, 10.30 A.M.
Sandakan	Hingang	11.00 A.M.
Swatow, Amoy and Foochow	Haikong	Noon
Straits	Van Oosterveld	2.00 P.M.
Manila	Mingang	2.00 P.M.
Manila	Lion	5.00 P.M.
Haiphong	Tientsin	Saturday, 15th, 8.00 A.M.
Shanghai, Japan, Honolulu & San Francisco—due S. Francisco, 11th Oct.	Siberia Maru	8.30 A.M.
Ship sails at 10.00 a.m., 15th Sept.	Tijaroom	11.00 A.M.
Java via Batavia	Kulasing	1.00 P.M.
Straits and Calcutta		
Shanghai, Japan, Honolulu & Canada, U.S.A. Central and South America, & EUROPE via SAN FRANCISCO—due San Francisco, 8th Oct.	Pres. Lincoln	Parcels 2.00 P.M. Registration 5.00 P.M. Letters 5.00 P.M.
Ship sails at 10.00 a.m., 16th Sept.		
Swatow, Amoy and Formosa	Suma Maru	Sunday, 16th, 9.00 A.M.
Straits, Ceylon, Malacca, L. Marquesa, S. Africa, India, & Oman	Sicilia	Tuesday, 18th, 10.30 A.M.
Swatow, Amoy and Foochow	Haikong	Noon
Straits and Egypt	Lion	2.30 P.M.

*Correspondence bearing vessel's name only.

THE BLUE FUNNEL LINE

REGULAR AND FAST FREIGHT AND PASSENGER SERVICES

LONDON SERVICE

"LYCAON"	18TH SEPT.	London, Rotterdam & Hamburg.
"MENTOR"	25TH SEPT.	London, Rotterdam & Hamburg.
"AGAPENOR"	9TH OCT.	London, Rotterdam & Dunkirk.
"PREMIUS"	16TH OCT.	London, Rotterdam & Hamburg.

LIVERPOOL SERVICE

"T. TEMPLAR"	20TH SEPT.	Genoa, Marseilles, Liverpool & Glasgow.
"PROMETHEUS"	3RD OCT.	Marseilles, Havre, Liverpool & Glasgow.
"RHEXENOR"	10TH OCT.	Genoa, Marseilles & Liverpool.

PACIFIC SERVICE

"PHILOCTETES"	26TH SEPT.	Victoria, Seattle & Vancouver.
"TYNDAREUS"	27TH OCT.	

NEW YORK SERVICE

"BELLEROPHON"	20TH SEPT.	via Suez and Boston.
"PERSEUS"	5TH OCT.	via Suez and Boston.

PASSENGER SERVICE

"MENTOR"	25TH SEPT.	for Singapore & London.
"TEIRESIAS"	10TH OCT.	for Shanghai
"TEIRESIAS"	5TH NOV.	for Singapore & London
"SARPEDON"	11TH DEC.	for Singapore, Marseilles & London
"PATROCLUS"	8TH JAN.	for Singapore, Marseilles & London

FOR FREIGHT, PASSAGE RATES AND ALL INFORMATION APPLY TO
BUTTERFIELD & SWIRE
 (JOHN SWIRE & SONS, LTD.)
 AGENTS.

ASIA BANKING CORPORATION

UNITED STATES GOVERNMENT DEPOSITORY
 CAPITAL ... U.S. \$4,000,000.
 HEAD OFFICE—NEW YORK

Owned and controlled by a group of leading American Banks under control of Federal Reserve Bank and the New York State Banking Department.
 General Banking Business.

BRANCHES:—
 SHANGHAI, PEKING, TIENTSIN, HANKOW, CANTON, MANILA, YOKOHAMA, SAN FRANCISCO AND HONGKONG.

D. M. BIGGAR, Manager.

THE INDUSTRIAL AND COMMERCIAL BANK, LTD.

HEAD OFFICE:—
 York Building, Chater Road, Hongkong.
 BRANCHES:—
 Shanghai, 51, Kinross Road.
 Hankow, British Consulate.

CORRESPONDENTS IN:—
 London, New York, Chicago, San Francisco, Vancouver, B.C., Honolulu, Singapore, Penang, Tientsin, Swatow, Macao, Canton and all Commercial centres of China and abroad.

PROMPT SERVICE.
 Attractive rates for all kinds of Deposits and all other business.

T. H. MAI, Manager.

THE CHINESE MERCHANTS BANK, LTD.

司公限有行銀商華
 HEAD OFFICE:—
 Alexandra Buildings, Chater Road.

GENERAL Banking and Exchange business transacted.

Loans granted on approved securities. Current Accounts opened and Fixed Deposits received at rates which may be ascertained on application.

The Bank also conducts a Savings Department.

K. O. LAU, Chief Manager.

COMMERCIAL.

OPENING QUOTATIONS.

13th September, 1923.

ON LONDON.—	
Telegraphic Transfer	2/3 3/4
Bank Bills, on demand	2/3 7/16
Bank Bills, at 30 days sight	2/3 1/2
Bank Bills, at 4 months sight	2/3 1/2
Credits, at 4 months sight	2/4 5/16
Documentary Bills, 4 months sight	2/4 7/16
ON PARIS.—	
Bank Bills, on demand	805
Credits, at 4 months sight	955
ON NEW YORK.—	
Bank Bills, on demand	52
Credits, at 30 days sight	53 1/2
ON BOHMAN.—	
Telegraphic Transfer	160 1/2
Bank Bills, on demand	160 1/2
ON CALCUTTA.—	
Telegraphic Transfer	169 1/2
Bank Bills, on demand	169 1/2
ON SHANGHAI.—	
Bank Bills, at sight	nom.
Private, 30 days sight	107 1/2
ON YOKOHAMA.—	
On demand	104 1/2
ON SINGAPORE.—	
On demand	97 1/2
ON BATAVIA.—	
On demand	135
ON HANKOW.—	
On demand	nom.
ON SINGAPORE.—	
On demand	81
ON HONGKONG.—	
On demand	8.53
GOVERNMENT, Bank's Buying rate	48.80
GOLD LEAF, 100 fine, per tael	31.7/16
SILVER, per oz.	31.7/16

HONGKONG AND SHANGHAI BANKING CORPORATION.

Head Office: Hongkong.
 Authorized Capital ... \$50,000,000
 Paid-up Capital ... \$30,000,000
 Reserve Funds:—
 Sterling ... \$4,500,000
 Silver ... \$24,500,000
 Reserve Liability of Proprietors \$20,000,000

Court of Directors:—
 Hon. Mr. A. O. LANG—Chairman.
 D. G. M. BERNARD, Esq.—Deputy Chairman.
 A. H. COMPTON, Esq. W. L. PATTERSON, Esq.
 G. M. DOUGLAS, Esq. J. A. FUMMER, Esq.
 G. T. M. EDKINS, Esq. H. P. WHITE, Esq.

Chief Manager:—
 Hon. Mr. A. O. LANG.

Acting Manager: Hongkong—
 J. McARTHUR, Esq.
 Manager: Shanghai—G. H. SMITH, Esq.

LONDON BANKERS:—
 WESTMINSTER BANK, LTD.

CURRENT ACCOUNTS opened in LOCAL CURRENCY and FIXED DEPOSITS received for one year or shorter periods in Local Currency and Sterling on terms which will be quoted on application.
 Hongkong, 14th June, 1923. [37]

HONGKONG SAVINGS BANK.

THE business of this Bank is conducted by the HONGKONG & SHANGHAI BANKING CORPORATION. Rules may be obtained on application.

INTEREST on deposits is allowed on the Minimum Monthly Balances at 3 1/2 per cent. per annum.

For the HONGKONG & SHANGHAI BANKING CORPORATION.
 A. G. STEPHEN,
 Chief Manager.
 Hongkong, 14th November, 1922. [38]

CHARTERED BANK OF INDIA, AUSTRALIA AND CHINA.

INCORPORATED BY ROYAL CHARTER, 1853
 HEAD OFFICE—LONDON.

Paid-up Capital ... £3,000,000
 Reserve Fund ... £2,800,000
 Reserve Liability of Proprietors ... £3,000,000

FOREIGN EXCHANGE and General Banking business transacted.
 CURRENT ACCOUNTS opened and FIXED DEPOSITS received for 1 year or shorter periods at rates which will be quoted on application.

A. H. FERGUSON,
 Manager.
 Hongkong, May 8th, 1923. [39]

BANQUE DE L'INDO-CHINE.

PARIS.

Head Office: 93, Boulevard Haussmann, Paris.
 Subscribed Capital ... Frs. 72,000,000
 Paid-up Capital ... Frs. 68,400,000
 Reserve Fund ... Frs. 59,671,283.64

BRANCHES:—
 Bangkok, Hongkong, Saigon
 Batavia, Shanghai, Singapore
 Canton, Nankai, Tientsin
 Djibouti, Peking, Tonkin
 Haiphong, Pnom Penh, Yunnanfu
 Hankow, Pondicherry

BANKERS:—
 IN FRANCE: Comptoir National d'Escompte de Paris; Credit Lyonnais; Banque de Paris et des Pays-Bas; Credit Industriel et Commercial; Societe Generale.
 IN LONDON: The National Provincial and Union Bank of England, Ltd.; Comptoir National d'Escompte de Paris; Credit Lyonnais.
 IN NEW YORK: J. P. Morgan and Co.; French-American Banking Corporation; Guaranty Trust Co. of New York.

Interest allowed on Current Accounts and Fixed Deposits according to arrangement.
 Every description of banking and exchange business transacted.

G. LEBOUCC,
 Acting Manager.
 Hongkong, July 12th, 1921. [40]

THE MERCANTILE BANK OF INDIA, LIMITED.

HEAD OFFICE:—
 15, Gracechurch Street, London, E.C. 3

Authorized Capital ... £2,000,000
 Subscribed Capital ... £1,800,000
 Paid-up Capital ... £1,050,000
 Reserve Fund ... £1,200,000

BANKERS:—
 THE BANK OF ENGLAND,
 THE LONDON JOINT CITY & MIDLAND BANK, LTD.

BRANCHES:—
 Bangkok, Hongkong, Kuala Lumpur, Rangoon
 Bombay, Howrah, Madras, Shanghai
 Calcutta, Cawnpore, New York, Simla
 Colombo, Karachi, Penang, Singapore
 Delhi, Kota Bharu, Port Louis (Mauritius), Galle

HONGKONG BRANCH.

Every description of Banking and Exchange business transacted.
 INTEREST allowed on Current Accounts to 2 per cent. per annum on Daily Balances and on Fixed Deposits at rates which may be ascertained on application.

N. C. WILSON,
 Manager.
 7, Queen's Road Central,
 Hongkong, May 31st, 1923. [41]

THE BANK OF TAIWAN, LIMITED.

(TAIWAN GINKO.)
 Incorporated by Special Imperial Charter, 1890.

Capital Subscribed ... Yen 60,000,000
 Capital (Paid-up) ... Yen 52,500,000
 Reserve Funds ... Yen 12,180,000

HEAD OFFICE—TAIPEH, FORMOSA.

BRANCHES:—
 JAPAN—Tokyo, Yokohama, Kobe, Osaka, Moji.

FORMOSA:—Gilan, Kagi, Kureiko, Keelung, Makung, Nanto, Pinnan, Shichien, Taichu, Tainan, Taku, Tamsui, Toiyen, Aiko.
 CHINA:—Shanghai, Hankow, Kiukiang, Amoy, Foochow, Swatow, Canton.
 OTHERS:—Hongkong, Bangkok, Singapore, Soerabaya, Samarang, Batavia, Bombay, London, New York.

LONDON BANKERS:—
 LONDON COUNTRY WESTMINSTER AND PARIS BANK.

The Bank has Correspondents in Commercial Centres in the European Continent, Russia, Manchuria, Tsingtau, Japan, Indo-China, Siam, India, Philippine Islands, Java and other Dutch India, Australia, America, &c.
 Interest allowed on Current Accounts and Fixed Deposits at rates which will be quoted on application.

S. KONDOH,
 Manager.
 4, Des Vaux Road,
 Hongkong, 7th September, 1922.

THE BANK OF EAST ASIA, LIMITED.

HEAD OFFICE:—
 No. 10, Des Vaux Road C., HONGKONG.

Established 1919.
 Authorized Capital ... \$10,000,000.00
 Paid-up Capital ... 5,000,000.00
 Reserve Fund ... 500,000.00

DIRECTORS:—
 Mr. Pong War Ting, Chairman.
 Mr. Chow Shou Son.
 Mr. Kan Ying Po.
 Mr. Li Koon Chun, Mr. Mok Ching Kong,
 Mr. Fung Ping Shan, Mr. Wong Yun Tong,
 Mr. P. K. Kwok, Mr. Chan Ching Shek,
 Mr. Kan Chiu Nam, Mr. Ng Chang Lok.

Chief Manager ... Mr. Kan Tong Po,
 Asst. Manager ... Mr. Li Tse Fong.

BRANCHES & AGENCIES.

LONDON
 PARIS
 SHANGHAI
 KOBE
 NAGASAKI
 SINGAPORE
 TIENTSIN
 MANILA
 SAMARANG
 CALCUTTA

London Bankers:—The London Joint City and Midland Bank, Ltd.
 Every description of Banking and Exchange business transacted. Loans granted on approved securities.
 Interest allowed on Current Deposit Accounts at the rate of 2 per cent. per annum, on Savings Accounts Four per cent. per annum, and on Fixed Deposits at the following rates:—
 For 3 months at the rate of 3 per cent. per annum.
 For 6 months at the rate of 4 per cent. per annum.
 For 12 months at the rate of 5 per cent. per annum.
 KAN YONG PO,
 Chief Manager.
 Hongkong, February 26th, 1923. [42]

THE YOKOHAMA SPECIE BANK, LIMITED.

Capital (fully paid-up) ... Yen 100,000,000
 Reserve Fund ... Yen 60,000,000

HEAD OFFICE: YOKOHAMA.

Branches and Agencies at:—
 Batavia, Kobe, Soerabaya
 Bombay, London, Rangoon
 Buenos Ayres, Lyons, San Francisco
 Calcutta, Los Angeles, Seattle
 Changai, Manila, Shanghai
 Dairen (Dairen) Nagasaki, Singapore
 Fengtien, Nagoya, Shimoda
 (Mukden) Newchwang, Sydney
 Hankow, Osaka, Tientsin
 Hankow, New York, Tokyo
 Harbin, Peking, Yunnanfu
 Kiaofoo, Tientsin, Vladivostok

Interest allowed on Current Accounts.
 Deposits received for fixed periods at rates to be obtained on application.

T. NISHIYAMA,
 Manager.
 15th March, 1923. [43]

Printed and Published by HENRY ADOLPHUS CARTWRIGHT for the HONGKONG DAILY PRESS, LTD., at 1A, Chater Road, Victoria, Hongkong; London Office: 121, Fleet Street, E.C. 4

LIKE A
LANDMARK
 SIGNIFIED BY YEARS OF SERVICE
 THE
"CAPSTAN"
 LABEL
 HAS BEEN A DIRECTING SIGN
 TO
 DISCRIMINATING SMOKERS

W.D. & H.O. WILLS
 BRISTOL & LONDON

NEDERLANDSCHE HANDEL MAATSCHAPPIJ.

(NETHERLANDS TRADING SOCIETY.)
 Established 1824.

A. Capital ... F. 100,000,000 23,333,333
 Paid-up Capital ... F. 60,000,000 23,888,888
 Reserve Fund ... F. 19,769,180 21,647,439
 Special Reserve ... F. 23,080,000 21,883,333

Head Office:—Amsterdam.
 Branches at:—
 The Hague, Rotterdam.
 Head Agency:—Batavia.

BRANCHES:—
 Bandjoe, Macassar, Shanghai
 Bandoeng, Medan, Singapore
 Bontoe, Padang, Soerabaya
 Calcutta, Palembang, Soerakarta
 Charoen, Penang, Tegal (Solo)
 Djember, Penang, Tegal
 Djokjakarta, Pontianak, Tjilatjap
 Kobe, Rangoon, Walfreden.
 Kota-Badja, Samarang

Correspondence at Colombo, Madras, Pondicherry, Bangkok, Saigon, Haiphong, Hanoi, Amoy, Yokohama, Melbourne, Sydney, New York, San Francisco, etc., etc.

London Bankers:—The National Provincial and Union Bank of England, Ltd. The Bank buys and sells and receives for collection Bills of Exchange, issued letters of credit on its Branches and correspondents in the East, on the Continent, in Great Britain, America and Australia, and transacts banking business of every description.

W. H. GROSCHAMP,
 Agent.
 Hongkong, August 14th, 1923. [44]

THE BANK OF CHINA.

行銀國中

(Specially authorized by Presidential Mandate of the Republic of China on the 22nd of November, 1917.)
 Authorized Capital ... \$60,000,000.00
 Paid-up Capital ... 18,875,000.00
 Reserve Funds ... 9,225,423.94

HEAD OFFICE—PEKING.

HONGKONG BRANCH:—4, Queen's Road Central. Branches and sub-branches all over China, and Correspondents in Europe, America, and other parts of the world.

London Bankers:—The National Provincial and Union Bank of England, Ltd. The Guaranty Trust Co. of New York. New York Bankers:—The Irving National Bank.

The Equitable Trust Co., New York. Interest allowed on Current Accounts and Fixed Deposits. Terms on application.

Every description of Banking Business transacted.
 Loans granted on approved securities. Special facilities for Home Exchange.

TSUYE PEE,
 Manager.
 Hongkong, September 8th, 1921. [45]

"ELLERMAN LINE"

(ELLERMAN & BUCKNALL S.S. CO., LTD.)

UNITED KINGDOM & CONTINENT SERVICE.

OUTWARDS.

S.S. "CITY OF KARACHI" ... 21st October ... Shanghai & Kobe.

HOMEWARDS.

S.S. "CITY OF NORWICH" ... 21st Sept. ... London, Antwerp, Rotterdam & Hamburg.

PASSAGE RATES TO LONDON.

"A" Class Steamers ... 1st Class £92.-2nd Class £62
 "B" Class Steamers ... 1st Class £84.-2nd Class £58.
 "C" Class Steamers ... 1st Class £56.

N.B.—"C" Class Steamers comprise those of the Cargo type which have accommodation for a few passengers but do not carry Doctor or Stewards.

Subject to change without notice.

For further particulars apply to—

THE BANK LINE, LTD.

(Tel. Central 7507)

HOLYOAK, MASSEY & CO., LTD., CANTON.

BOSTON AND NEW YORK

Joint Service of the

"BLUE FUNNEL" LINE

OCEAN S.S. CO., LTD. AND CHINA MUTUAL S.S. CO., LTD.

AND

AMERICAN & MANCHURIAN LINE

(ELLERMAN & BUCKNALL S.S. CO., LTD.)

Sailings from Hongkong.

S.S. "BELLEROPHON" ... via Suez Canal ... 15th Sept.
 S.S. "CITY OF BAGDAD" ... via Suez Canal ... 25th Sept.
 S.S. "PERSEUS" ... via Suez Canal ... 5th Oct.
 S.S. "KARONIA" ... via Suez Canal ... 15th Oct.

Steamers proceed via Suez Canal or Panama Canal at Owners' option.

Subject to change without notice.

For freight and particulars apply to—

BUTTERFIELD & SWIRE OR THE BANK LINE, LTD., HONGKONG.

(From Swire & Sons, Ltd.)

HOLYOAK, MASSEY & CO., LTD., CANTON.

M. MESSAGERIES MARITIMES

SERVICES CONTRACTUELS

Mail Steamers.	Next Sailings from Marseilles.	P.O. Arr. at Hongkong and Japan.	Probable Sailings from Hongkong for Marseilles.
ANDRE LEON	—	—	10th Sept.
AMBOISE	—	—	1st Oct.
CORDILLERE	—	—	15th Oct.
ANGERS	24th Aug.	24th Sept.	23rd Oct.
CHILI	7th Sept.	9th Oct.	18th Nov.
PORTHOS	21st Sept.	23rd Oct.	25th Nov.

RATES OF PASSAGE MONEY TO MARSEILLES.

(Including Table Wine and Free Doctor's Attendance).

A Class (1st Class) ... £ 55. 0s. 0d. B Class (1st Class) ... £ 89. 0s. 0d.
 STEAMERS (2nd) ... £ 68. 0s. 0d. STEAMERS (2nd) ... £ 62. 0s. 0d.

Through Tickets to London and Leading Towns of Europe.

Accommodation reserved in the Trains at Marseilles.

LIGNE COMMERCIALES (Cargo Boats).

S.S. C. P. "LEOCOCQ" loading for HAVRE, ANTWERP & ORAN, DUNKIRK, about 13th Oct. and may eventually call at Valencia, Oran, Alger, Casablanca, Bordeaux, Rotterdam, (if sufficient indentment offers).
 Also through B/Lading issued to HELSINKI, REVAL and RIGA.
 Sailings subject to alteration without notice.

For full Particulars apply to—

MESSAGERIES MARITIMES CO.,

Telephone: Central 740.

& QUEEN'S BUILDING.

CONSIGNATION—TRANSIT—REPRESENTATION.

DOUGLAS STEAMSHIP CO., LTD.

HONGKONG AND SOUTH CHINA COAST PORT SERVICE.

REGULAR SERVICE of Fast, High Class Coast Steamers having good accommodation for First-Class Passengers, Electric Light and Fans in staterooms, and excellent cuisine.

FOR

SWATOW, AMOY & FOOCHOW

AND RETURN

(Occupying 9 or 10 Days)

HAIPHONG ... Capt. W. C. Parnmore ... Friday, 14th Sept., at 1 p.m.
 HAIPHONG ... Capt. Ellis Walker ... Tuesday, 18th Sept., at 1 p.m.
 HAIPHONG ... Capt. J. S. Thomson ... Friday, 21st Sept., at 1 p.m.

Arrivals and Departures from the Company's Wharf (near Blake Pier)

For Freight and Passage apply to—

DOUGLAS LAPRAIK & CO.,

(General Managers.)

JAPAN COAL

AND

GENERAL IMPORTS & EXPORTS

AGENTS FOR—

THE MITSUBISHI MARINE & FIRE INSURANCE CO.
THE OSAKA MARINE & FIRE INSURANCE CO.**MITSUBISHI SHOJI KAISHA**

(MITSUBISHI TRADING CO., LTD.)

HEAD OFFICE—TOKYO

No. 14, PEDDER ST., HONGKONG

P. & O., British India
Apcar and
Eastern & Australian
Lines

(COMPANY S Incorporated in ENGLAND)

MAIL AND PASSENGER SERVICES

SEASIDE, JAVA, BURMA, ORISSA, INDIA, PERSIAN GULF, WEST INDIES,
 MAURITIUS, EAST & SOUTH AFRICA, AUSTRALASIA, INCLUDING
 NEW ZEALAND & QUEENSLAND PORTS, RED SEA,
 EGYPT, EUROPE, ETC.

PENINSULAR & ORIENTAL FORTNIGHTLY**DIRECT ROYAL MAIL STEAMERS.**

(Under Contract with H.M. Government.)

S.S.	Tonnage	From Hongkong (about)	Destinations
"BICOLA"	6,813	15th Sept. Noon	Singapore, Penang, Colombo & Bombay
"DONGOLA"	6,082	21st Sept. Midnight	Mars, Gib, London & Antwerp
"MANTUA"	10,302	5th Oct.	Singapore, Penang, Colombo & B'way.
"SOUDAN"	6,696	17th Oct.	Singapore, Penang, Colombo & B'way.
"KARMA"	9,098	19th Oct.	Mars, Gib, London & Antwerp
"CALDONIA"	7,822	2nd Nov.	Singapore, Penang, Colombo & B'way.
"NELLORE"	6,463	3rd Nov.	Mars, Gib, London & Antwerp
"BICOLA"	6,813	14th Nov.	Singapore, Penang, Colombo & Bombay
"MALWA"	1,441	16th Nov.	Mars, Gib, London & Antwerp
"NYANZA"	7,023	24th Nov.	do.
"KALYAN"	9,062	30th Nov.	do.
"SOUDAN"	6,696	13th Dec.	Singapore, Penang, Colombo & B'way
"DEVANHA"	8,092	14th Dec.	Mars, Gib, London & Antwerp
"KAISAR-I-HIND"	11,430	28th Dec.	B'way, Mars, Gib, London & Antwerp

1924.

BRITISH INDIA - APCAR SAILINGS

"TANDA"	6,056	21st Sept.	Singapore, Penang & Calcutta.
"TAKADA"	6,949	2nd Oct.	do.

EASTERN & AUSTRALIAN SAILINGS (South)

"ARAFURA"	6,000	6th Oct.	Manila, Thursday, Island, Townsville, Brisbane, Sydney & Melbourne.
"ST. ALBANS"	4,500	3rd Nov.	do.
"EASTERN"	4,000	1st Dec.	do.

Frequent connections to Australia with the following—

The Union S.S. Co.'s Steamers to the United Kingdom via New Zealand, Vancouver
 The P. & O. Royal Mail Steamers to London via Suez Canal.
 The P. & O. Branch Service of Steamers to London via the Cape.
 The New Zealand Shipping Co.'s Steamers for Southampton and London via Panama Canal.

SAILING TO SHANGHAI & JAPAN

"GRACCHUS"	3,760	23rd Sept.	Shanghai.
"NELLORE"	6,853	23rd Sept.	Shanghai, Moji & Kobe.
"SOUDAN"	6,696	29th Sept.	Shanghai.
"MALWA"	10,941	6th Oct.	Shanghai, Moji & Kobe.
"ST. ALBANS"	4,500	8th Oct.	Moji & Kobe.

All rates are approximate and subject to alteration without notice.

WIRELESS TELEGRAPHY FITTED ON ALL STEAMERS.

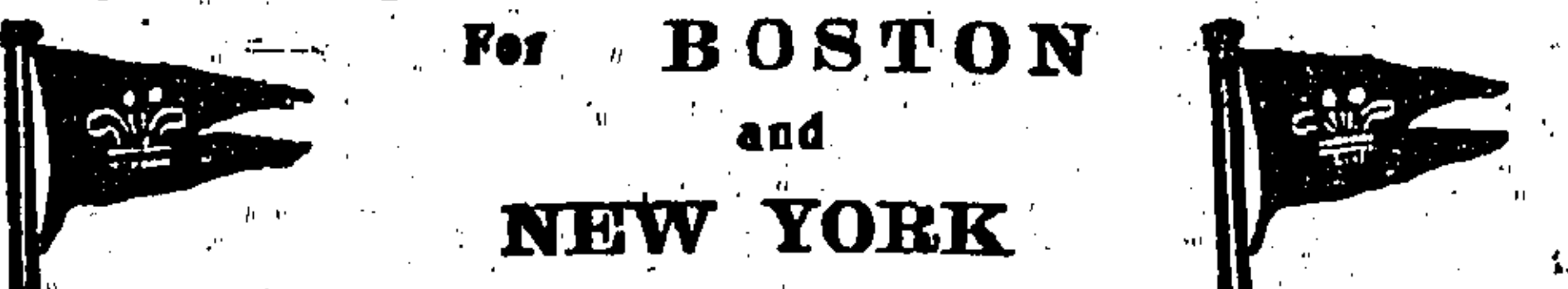
Passengers for Hongkong must defray their own Hotel expenses at Singapore while waiting for the carrying steamer.
 First Cabin Passengers may travel by P. & O. Company's Steamers between Singapore and Calcutta or Singapore and Madras in lieu of the section of their P. & O. Tickets Singapore to Colombo.

All Cabins are fitted with Electric Fans free of charge.
 Parcels measuring not more than 2 1/2 ft. x 2 ft. x 1 ft. will be received at the Company's Office up to Noon on the day previous to sailing.

For Further Information Passage Fares, Freight Handbooks, etc., apply to—
MACKINNON, MACKENZIE & CO.,
 22, Des Voeux Road Central, HONGKONG. Agents.

PRINCE LINE FAR EAST SERVICE

Regular Sailings to Boston and/or New York by fast reight steamers.



S.S. "CELTIC PRINCE" ... on 30th September.

For Freight and particulars apply to—

FURNESS (FAR EAST) LIMITED,

(Incorporated in Great Britain)

Telephone: Central 2168

Telegrams (Furness)

St. George's Building

[21]

O. S. K.

SAILINGS FROM HONGKONG SUBJECT TO ALTERATION
 LONDON, HAMBURG, ROTTERDAM & ANTWERP—Monthly direct service via Singapore, Colombo, Suez and Port Said.

"LONDON MARU" ... Sunday, 30th Sept.
 RIO DE JANEIRO, SANTOS, & BUENOS AIRES—via Saigon
 Singapore, Colombo, Durban and Capetown—Passenger Service.

"CHICAGO MARU" ... Tuesday, 26th Sept.
 BOMBAY—fortnightly service via Singapore and Colombo.
 "BOMBA MARU" ... Monday, 25th Sept.
 "BOMBA MARU" ... Tuesday, 2nd Oct.

SAIGON, HANGKOK, & SINGAPORE—Regular monthly Passenger Service.
 "KISHU MARU" ... Tuesday, 2nd Oct.

CALCUTTA—Monthly Service via Singapore and Rangoon.
 "HIMALAYA MARU" ... Tuesday, 25th Sept.

VICTORIA, SEATTLE, TACOMA & VANCOUVER—via Shanghai and Japan Ports—Taking cargo to OVERLAND POINTS U.S.A. & CANADA—Passenger Service.
 "ARABIA MARU" ... Date not fixed.

NEW YORK via PANAMA—Regular monthly service via Japan Ports, San Francisco—Panama and Cuban Ports.
 "HAGUE MARU" ... Beginning of Oct.

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 "KISHU MARU" ... Thursday, 27th Sept.
 For sailing dates and further particulars please apply to
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C. N. C.
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Ports	Steamer	Date of Departure
SHANGHAI & TSINGTAO	"SUIYANG"	On 14th Sept., D.L.
SHANGHAI & TSINGTAO	"SINKIANG"	On 14th Sept., D.L.
AMOI & SHANGHAI	"KANGHONG"	On 18th Sept., D.L.
SWATOW & BANGKOK	"KALGAN"	On 18th Sept., 4 p.m.
MANILA	"TEAN"	On 19th Sept., 4 p.m.
SWATOW & SHANGHAI	"SHANTUNG"	On 20th Sept., 10 a.m.
WEIHAIWEI, CHEFOO & TIENTSIN	"KUEICHOW"	On 21st Sept., D.L.
SHANGHAI	"LIANGCHOW"	On 22nd Sept., D.L.
HOIHOW & BANGKOK	"LINAN"	On 22nd Sept., 10 a.m.
SWATOW, SHANGHAI & TSINGTO	"SOOCHOW"	On 23rd Sept., 10 a.m.
SWATOW & BANGKOK	"K'WANTUNG"	On 25th Sept., 4 p.m.
SWATOW & SINGAPORE	"CHENAN"	On 25th Sept., 4 p.m.

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[22]

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